Australian Consumers' Association

October 1996

CHOICE

Unsafe: 9 out of 10 cots tested

This could be *your* child!

Which dairy desserts are good for you?

The best place to invest $10,000

MORE TESTS

Solar-powered mower

Circular saws

Editorial

Jane Mackenzie

We at CHOICE have had it with cot manufacturers. In every test of cots we've ever done, too many cots have simply had too many hazards: babies could trap their head, arms, legs or fingers, could hang themselves on bits that stick out, get trapped between the base and mattress and suffocate, be wheeled away into danger by older children ... the list goes on.

This time there was a new Australian Standard giving much stricter guidelines to manufacturers about how to design and build a safe cot – and we gave them plenty of time to modify their designs to conform to it. Yet nine out of the 10 cots in the report on page 11 still failed when tested according to the standard's guidelines.

We've had it with the regulators too. In the US the standard for cots has been mandatory since 1973, so manufacturers are forced to comply with it or have their products removed from the market. Why do Australian parents have to put up with lower safety standards for their children?

CHOICE will be pushing both manufacturers and regulators to make cots a safer place for Australian children. In the meantime read our article to find out how to check for yourself whether a cot is safe for your child, your grandchild or even your neighbour's baby.

Jane Mackenzie, Editor

We really need your help

One of CHOICE's most popular and useful regular reports is our annual Car Reliability Survey. Yet it's always difficult to get the numbers of people we need to fill in the questionnaire for it.

If every CHOICE subscriber filled it in we'd be able to tell you about a much wider range of different car models, based on your experiences of driving them every day. This is your chance to tell us about the lemon you've suffered from – or the family favourite that's never let you down.

We know it will take you a few minutes to fill in the survey, but it's the only way we can make sure car buyers get the real story.

Thanks in advance for your help.

Your letters

We welcome the letters you send us, but please always include a daytime telephone number so we can contact you quickly if we want to follow your letter up. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thank you.

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Cover photo: Kent Mears

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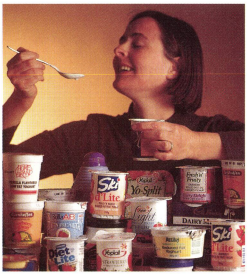
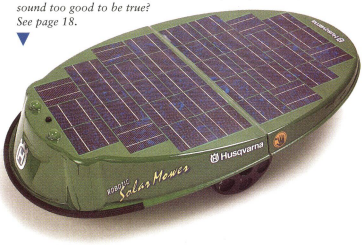
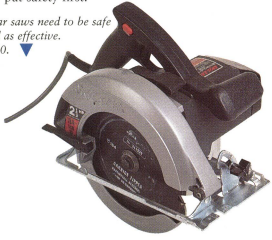


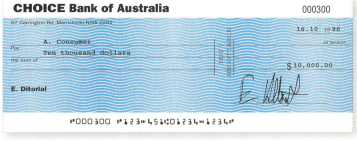
The dairy cabinet is full of dessert options — the report on page 6 makes your choice easy.

A lawnmower that mows your lawn all by itself — sound too good to be true? See page 18.



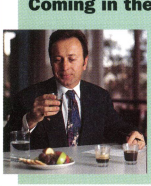
Circular saws need to be safe as well as effective. Page 40.





Where do you invest $10,000 to make it grow? Find out on page 34.

Coming in the next three issues



Tests: Trolley suitcases, electric kettles, petrol lawn trimmers, fake tan preparations, mozzie zappers, champagne and sparkling wine, electronic organisers, multimedia computers, espresso machines, ladders, large-screen TVs, summer drinks.

With espresso machines, the proof is in the taste.

Features: Sunscreens and sun care, travel insurance, calcium and iron supplements, your rights in shops, the cost of running your car, setting up a trust fund, home theatre systems, conveyancing, the CHOICE Annual Buying Guide, investing in retirement, alternative medicine, how to cut your energy costs.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

Investing

NOT SO SURE WHERE YOU STAND

THE ADVERTISING FROM **St George Bank** says, "You know where you stand with St George." But watch out if you're rolling over a term deposit — it could cost you plenty.

St George has a record of offering higher term deposit interest rates than the major banks. However, there are both 'standard' and 'super' rates. For example, as we went to press, it was offering just 4.25% for a standard six-month term deposit, but 6.5% for the six-month super-rate term deposit (for investments over $5000).

Anne of Turramurra in NSW has a number of six-month term deposits with St George because she doesn't want to tie up her money for long. The timing of the term deposits is staggered, and Anne rolls over each one into a new deposit when it matures — most institutions will do this automatically if they don't get other instructions. Anne originally invested in a super-rate deposit, because it offered a good return.

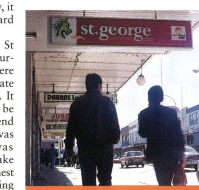
In June she received a letter from St George telling her one of her term deposits was coming to the end of the term, and inviting her to call. Luckily she did, because otherwise she'd have been given the standard rate, not the super one — for the next six-month period this could have cost her over $100 on her $10,000 investment. She now finds if she just lets each deposit roll over into a new six-month term deposit, it will revert to the standard rate unless she asks for the super rate each time.

St George tells us it doesn't guarantee there'll always be a super rate, and even if there is one, it may not have the same conditions as now. This is why, it says, you get the standard rate unless you ring.

When we called St George to find out the current interest rates, we were quoted only the super rate for a six-month deposit. It was explained we'd be given notice before the end of the term, but there was no mention that it was important to call to make sure we'd get the highest possible rate when rolling over the deposit.

So don't take it for granted you'll know where you stand when your term deposit matures. Check the rate on offer, and even if it isn't likely to slip to a considerably lower rate, it pays to shop around. As we went to press there were rates higher than 6.5% for Anne's term deposit available from a variety of banks, building societies and credit unions.

And as for Anne, she's thinking of transferring her money to an institution where she won't be penalised for not ringing up each time one of her term deposits matures.

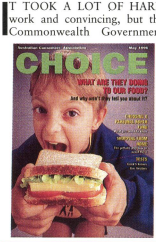


St George: good interest rates but you need constant vigilance.

A win for consumers

GENETICALLY MODIFIED FOODS TO BE LABELLED

IT TOOK A LOT OF HARD work and convincing, but the Commonwealth Government now agrees it would be appropriate for genetically modified food to be assessed and labelled.



Our article in the May issue finally got action on labelling for genetically modified food.

A broad agreement was reached at a two-day forum in August, conducted by the Australia and New Zealand Food Authority and attended by representatives from the Consumers' Association and other consumer groups plus industry, community, religious, ethical, union and government groups.

The agreement is a major victory for the Consumers' Association, and followed hard on the heels of our controversial article on genetically modified foods in CHOICE, May 1996, and much hard work by our policy staff.

Senator Bob Woods, Parliamentary Secretary to the Minister for Health and Family Services, said the forum had come to a broad agreement for the establishment of a system that would ensure genetically modified foods meet proper safety and quality standards, and are appropriately labelled.

A thorough assessment and labelling system for all food products of genetic engineering will allow you to decide whether or not you want to buy a product that has been genetically modified. This is particularly important for people who have ethical, environmental or religious concerns about food being genetically manipulated.

To get the ball rolling, the Australia and New Zealand Food Authority will now set about drafting a proposal for a standard covering genetically modified food.

Got a problem?

WE WANT TO HEAR FROM YOU

Letters and phone calls from subscribers are a major part of CHOICE's contact with consumers in the real world — they're an early warning system for products or services that are causing problems, and they give us vital feedback on the work we're doing for consumers.

If you come across anything that seems like a problem to you — it might be a dangerous product, overpackaging, dodgy pricing, poor service or whatever — we want to hear about it. You can phone our Consumer Information Service or fax, e-mail or write to us about it (see below for our address and contact numbers).

If you do write, fax or e-mail, please include a phone number (daytime if possible) so we can talk to you if we want to ask you for more details or any new developments.

We'd also like to hear from you if you've used any CHOICE report to buy a product or service, and whether it helped you save money and feel more in control of your purchase. If you had difficulty using any report or found it didn't save you as much as you'd hoped, we'd like to hear from you too.

Unfortunately we won't be able to answer every letter you send us — we figure you'd rather our staff were working on consumer problems than spending hours simply acknowledging letters. But we certainly welcome your letters and phone comments and find them very valuable in our research.

- You can write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
- Phone our Consumer Information Service on (02) 9577 3399.
- Fax us on (02) 9577 3355.
- Our e-mail address is: ausconsumer@choice.com.au

LEAD IN PVC BLINDS

INVESTIGATIONS BY HEALTH authorities have confirmed that imported vinyl mini-blinds (venetian blinds with narrow slats) may contain lead. However, the Federal Bureau of Consumer Affairs says there's insufficient evidence of their contribution to lead in the environment to warrant a recall.

Nevertheless, consumer affairs and fair trading departments in Queensland and NSW (where the testing was carried out) are advising parents of children aged six and under to take down any PVC mini-blinds in their homes as a precaution, because they could present a health hazard.

Lead is used in PVC blinds to reduce deterioration due to ultraviolet light and heat exposure. Most of the lead is locked inside the plastic, which significantly reduces the health risk. However, over time exposure to sunlight or heat could cause the plastic to deteriorate, leaving dust containing lead on the surface of the blinds.

Young children could be at risk of lead poisoning if they repeatedly lick the blinds or put their fingers in their mouths after running them along slats coated with lead dust.

The blinds that have been found to contain lead are made of PVC (some look like bamboo rods), and are imported from China, Taiwan, Indonesia, Hong Kong and Mexico. We're told there are no Australian-made PVC venetian blinds on the market.

Some blinds appear to be PVC plastic but are in fact metallic with a plastic coating — these don't pose a risk of lead contamination. If you're unsure, you could scrape a small section of the blind — if it's silver underneath, it's metallic.

If you don't want to take down your PVC blinds, you can minimise the risk of lead contamination simply by keeping them clean and wiping them with a damp cloth every few months to stop the build-up of lead dust. (Wear rubber gloves to do this, and wash or dispose of both the gloves and cloth after use.)

If you want to buy new plastic venetian blinds, look for labels such as 'new formulation', 'non-leaded formula', 'no lead added' or 'new non-leaded vinyl formulation'. A number of suppliers and importers are now supplying only lead-free blinds.

For information on what you can do to protect your child from these and other sources of lead, see *Lowering lead levels* in the May 1995 issue of CHOICE.

OVERHEATED

WHEN WE LAST TESTED electric convection heaters for our June 1995 issue, the portable VULCAN **Quasar** models performed best. We recommended them for heating a larger room.

Reliability of these models seems to have been a different story, though. Since the early 1990s many **Quasar** owners have told us about problems they're experiencing with their heaters — from units that switched themselves on after power failures to melted control panels.

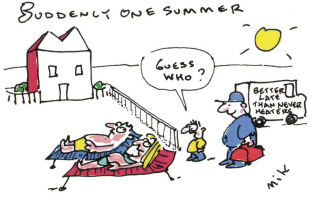
VULCAN manufacturer Southcorp Appliances seems to have addressed the problem of melted control panels. Newer **Quasar** models have an inbuilt thermal cut-out switch, which is designed to turn the heater off automatically if it overheats — it worked well in our last test.

And for models manufactured before February 1991 (excluding series E and F), the company issued a public safety warning last year and earlier this year — see *Recalls and bans* in our November 1995 and July 1996 issues — saying people should arrange to have a serviceperson call and inspect the heater.

Now **Quasar** owners have written to us with a new complaint — about the long time it took the company to inspect their heater.

In the middle of winter, being unable to use a heater (or only on a low setting) for several weeks is simply not good enough. When we contacted Southcorp Appliances on behalf of one consumer, it finally got moving — but people shouldn't have to depend on our intervention to get things done. And another consumer we quizzed the company about is still waiting.

■ **A cautionary note:** Portable heaters (not all of which were electric) were involved in 227 fires in 1993-94, according to CSIRO statistics based on fire brigade reports. These fires claimed two lives and caused 37 injuries and a material loss of approximately $8.75 million.



Can you help?

DISPUTES OVER CAR REPAIRS

The NSW government is proposing to make major changes to the body which oversees the car repair industry — the Motor Vehicle Repair Industry Council (MVRIC) — and its disputes committee (MVDRC).

If you live in NSW, and you've used the MVRIC or MVDRC, we'd like to hear your story — what happened, and was your problem resolved?

How useful was MVRIC/MVRDC? And do you think it would be a good or bad idea if they merged with the Department of Fair Trading?

Please write to *Car repairs*, CHOICE, 57 Carrington Road, Marrickville 2204, or fax us on (02) 9577 3377, by October 31, 1996.

Thank you for your help.

HOT TAILPIPES

We've heard of a couple of people burning their legs on the tailpipes of their car, for example while unloading from the boot. If this is a problem that happens fairly often with the same model, we'd like to approach the company concerned.

So have you (or someone you know) ever been hurt by a hot tailpipe? How did the burn happen and how serious was it?

■ If you know, please tell us the make, model and year of manufacture of the car involved, and when the burn happened.

■ Did you (or they) contact the company about it, and what was the outcome?

If you've experienced problems such as these, please write to *Hot tailpipes*, CHOICE, 57 Carrington Road, Marrickville 2204, or fax us on (02) 9577 3377, by October 31, 1996.

Thank you for your help.

Dairy delights

Yoghurt, yogo, yo-baby, yoplus, yo-split ... yo-what? What's the difference between the vast array of dairy desserts on offer and how do they shape up nutritionally?

YOGHURTS AND OTHER DAIRY desserts are doing some serious moving: the ever-expanding dairy cabinet makes choosing a dessert — either for yourself or your kids — a daunting experience.

We've put together this quick CHOICE guide to what's what in the supermarket dairy cabinet. The different types of yoghurt are listed on this page and opposite, other dairy desserts on page 8. The table on page 9 shows you how the different categories compare nutritionally.

Yoghurt

Yoghurt may be spelt a number of different ways — yoghurt, yogurt or yoghourt, for example — but it all comes from the same tub. It's made from milk fermented with a mixture of bacteria (known as a starter culture) which convert some of the milk sugar (lactose) into acid (lactic acid), creating the distinctive taste and texture of yoghurt.

There are two ways of fermenting the yoghurt, giving different textures — set yoghurt is fermented in the container you buy, stirred yoghurt is made in a larger container first, and is runnier than set. Stirred yoghurt is the more popular in Australia.

The final fat content of the yoghurt depends on the type of milk used (for example, full-cream or skim). Extra skim-milk solids are added to create the right texture and consistency — this also boosts the protein and calcium level. You can also get 'premium' yoghurts, which have more fat and calories from the extra milk fat and flavourings they contain.

NATURAL YOGHURT

This is yoghurt in its purest form — no added flavours or sweeteners, just milk (and milk products such as skim-milk solids or cream) and starter culture. It comes with varying fat levels — regular or whole milk (3% fat or more), reduced-fat (less than 2%) and low-fat or skim (less than 0.5% fat, which means virtually no fat).

FRUIT YOGHURT

Fruit yoghurt contains at least 5% 'fruit' (which can mean fruit juice, dried fruit or fruit pulp). It can also have flavours, colours, sugars and thickeners (such as vegetable gums and gelatine) added. The varieties are regular (2% fat or more), reduced-fat (less than 1.3% fat) and low-fat (less than 0.5% fat).

AB CULTURES

Many yoghurts have special live bacteria added (mainly *Lactobacillus acidophilus* and sometimes *Bifidobacterium bifidum* — known simply as A and B cultures) because there is some evidence that these bacteria may help maintain or restore the balance of bacteria in the digestive tract. Nutritionally, these yoghurts have the same value as their standard counterparts.

TWIN-TUBS

Twin-tubs give you the chance to play with your food. One part of the tub holds the yoghurt (often vanilla-flavoured) and the other holds various foods (such as fruit or nuts) — you get to add them together. They're available in low-fat, reduced-fat, artificially sweetened and regular versions, and nutritionally they're similar to their single friends. However, the twin-tubs marketed specifically at children — for example with jelly beans — are often higher in sugar.

DRINKING YOGHURT

You can now get liquid yoghurt for drinking, rather than spooning. It comes in natural and fruit varieties, with varying fat levels. Drinking yoghurt contains live A and B cultures — see left for details — and sometimes other live bacteria such as *Lactobacillus casei*. Nutritionally, it's similar to its more solid yoghurt counterparts, but lower in calcium.

FLAVOURED YOGHURT

Flavour — usually vanilla — together with sweetening are added to natural yoghurt (which can have various fat levels — see *Natural yoghurt*, left). Nutritionally, they are higher in sugar and calories than the equivalent natural version.

ARTIFICIALLY SWEETENED YOGHURT

Some yoghurts (usually low-fat ones) have artificial sweeteners added to them instead of sugar, to reduce the calorie content further. Sweeteners used include aspartame (NutraSweet) and sucralose (Splenda).

Trying to lose weight?

Yoghurt is an excellent food for people trying to lose weight — you can choose types low in fat and calories and at the same time not miss out on calcium, which can often be a problem for people on weight-loss diets.

The best choice for people trying to lose weight is low- or reduced-fat natural yoghurt. If you're looking for something a bit tastier, but still low in calories, try low- or reduced-fat fruit yoghurts or light fromage frais. Artificially sweetened varieties cut the calories even further. The table on page 9 shows you which products are lowest on the fat and calorie scale.

Other dairy snacks

FROMAGE FRAIS

These are cheese-based products made from either a cream base, to which special bacteria and cheese-making enzymes are added, or from cottage cheese. Fruit is often added to fromage frais, as well as sugar and thickeners (gelatine and vegetable gums). Unlike some yoghurt, it doesn't still contain live bacteria when you buy it because it's heat-treated. So it doesn't have all the advantages of yoghurt (see *Looking for a healthy dessert?*, right). There are regular, low-fat and 'light' types on offer. *Loopy Labels*, below, sheds some light on the often confusing nutrient claims on these products.

ADULT INDULGENCES

They're a test of your willpower — chocolate mousse and even richer chocolate treats, as well as desserts like creme caramel. They've got it all — fat, sugar, calories and taste-bud appeal. No bacteria are used to make these products, so they don't have the digestive advantages of yoghurt (see *Looking for a healthy dessert?*, right).

Mousse is made from milk, chocolate, cream, sugar and various additives (including gelatine) with air whipped in to give it a light mousse-like texture. The other chocolate desserts contain more or less the same ingredients, but without the air so they're even richer. Crème caramel is made from milk, cream, sugar, gums, colours and flavours (including caramel).

Looking for a healthy dessert?

All yoghurts and fromage frais make a healthy, nutritious snack or dessert for adults — they're a rich source of calcium, protein and riboflavin (B_2).

Milk products like these also have some advantages over straight milk:

- Improved digestibility. The protein and lactose (milk sugar) are partially pre-digested by the bacteria in them, so your stomach has less work to do.
- People who are lactose-intolerant are more likely to be able to manage yoghurt than milk, again because the lactose is partially pre-digested.
- While further research is needed to confirm the health benefits of A(cidophilus) and B(ifidum) cultures, there is certainly no harm in eating yoghurts containing these bacteria. They may help to maintain a healthy gastrointestinal tract if eaten regularly.

Loopy labels

Low-fat?

They sit side by side in the supermarket fridge but, on average, a low-fat fromage frais has 2.7% fat and low-fat yoghurt only 0.2%. In fact, a low-fat fromage frais has about the same amount of fat as a regular fruit yoghurt — confused?

It's all to do with the different rules and guidelines for yoghurt and fromage frais. A low-fat yoghurt has to contain less than 0.5% fat, but a low-fat fromage frais is allowed to contain as much as 3%. This may sound a simple explanation, but there's no real answer to why the regulations allow this type of confusing labelling, which doesn't help you to choose a truly low-fat dairy snack.

On a lighter note

There are also a number of 'light' or 'lite' yoghurts and fromage frais around. Happily, these products only vary in fat from 0.1% to 1.6%. Light yoghurt is the same as low-fat yoghurt, but confusingly, light fromage frais is much lower in fat than low-fat fromage frais!

And the message for today is...

You can't take labels at face value. You need your wits about you when you go shopping. And you can't rely on the nutrient claims on the label to make the best choice — you need to read and compare the nutrient panels. Our table opposite gives you the real story.

Confusing food regulations mean light fromage frais has less fat than low-fat fromage frais.

Nutrient content: yoghurt and dairy snacks

This table compares all the major types of yoghurt, drinking yoghurt and dairy dessert. For fruit and flavoured versions, figures given are for strawberry, unless otherwise noted. The nutrient content of other flavours may vary slightly.

The figures come from a number of sources, including *Composition of Foods, Australia*, Australian Dairy Corporation information, product labels and manufacturer information.

For ease of comparison the nutrient values are all based on 100 g of the product. Bear in mind, though, that you'll normally eat or drink more than 100 g — factor in the tub or bottle size if you want to work out how much fat or how many calories you'll consume in total.

Brands that don't fit into any particular 'type' are listed individually.

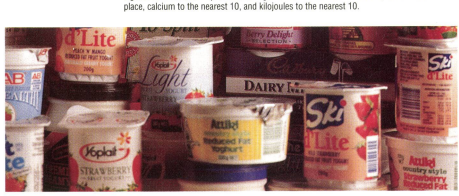
Type / brand (in order of energy content)	1 Tub / bottle size	Protein (%)	Calcium (mg per 100 g)	2 Sugars (%)	Fat (%)	Energy (kJ / cal per 100 g)
Flavoured yoghurt — artificially sweetened low-fat *(A)*	200 g	4	130	5	0.1	170 / 40
Fruit yoghurt — artificially sweetened low-fat	200 g	5	170	6	0.2	190 / 44
Natural yoghurt — low-fat	200 g	6	210	6	0.2	200 / 48
Natural yoghurt — reduced-fat	200 g	5	160	8	1.7	270 / 64
Natural yoghurt — regular	200 g	5	170	5	3.4	280 / 67
Flavoured yoghurt — low-fat *(A)*	200 g	6	190	12	0.2	300 / 73
JALNA Bio Garde natural drinking yoghourt *(B)*	1L	3	100	10	2.0	320 / 76
Fruit yoghurt — low-fat	200 g	5	180	13	0.2	320 / 76
Fruit yoghurt — reduced-fat	200 g	5	160	15	0.9	350 / 83
BULLA Reduced-fat drinking yogurt	200 g	5	130	13	0.9	350 / 83
Flavoured yoghurt — regular *(A)*	200 g	5	170	10	3.4	360 / 87
Fromage Frais — light *(C)*	130 g or 175 g	6	80	14	0.8	360 / 87
Fruit yoghurt — regular	200 g	5	170	12	2.8	380 / 91
Natural yoghurt — premium	500 g	5	190	8	4.5	390 / 93
YOGO	150 g	3	110	12	3.4	440 / 106
Fromage Frais — low-fat *(D)*	175 g or 200 g	7	70	17	2.7	490 / 118
KRAFT Fromais	125 g	6	80	14	4.0	500 / 121
NESTLÉ Fromage Frais on Fruit	125 g	4	160	14	5.5	510 / 122
DIVINE CLASSIC Crème caramel	150 g	4	130	18	3.9	520 / 125
DANONE Dany	150 g	5	180	17	3.4	550 / 132
KRAFT Milk chocolate creme dairy snack	125 g	4	100	14	5.5	600 / 143
DANONE Sprinkl'ins *(E)*	117 g	5	150	25	4.1	650 / 156
YOGO Gorillamix *(F)*	150 g	4	150	18	7.9	750 / 178
Mousse *(G)*	85 g or 150 g	7	190	17	8.5	840 / 200
OAK ISLANDS Caramel sea	150 g	4	210	20	13.1	890 / 213
Chocolate dessert *(H)*	90 g or 150 g	5	150	27	13.6	1060 / 253

(A) Vanilla flavour.
(B) Wild berry flavour; figures are per 100 mL.
(C) Light fromage frais includes products such as Frûche Light and Kraft Light Fromais.
(D) Low-fat fromage frais includes products such as Frûche and Frûche on Fruit.
(E) Chocolate flavour.
(F) These figures are for the chocolate with choc chip variety; the vanilla yoghurt with chocolate chips has a similar nutrient content.
(G) Chocolate, white chocolate and caramel flavours. Includes products such as Cadbury mousse and Divine Classic mousse.
(H) Includes products such as Cadbury and Oak Island desserts.

Figures are rounded — protein and sugar to the nearest whole number, fat to one decimal place, calcium to the nearest 10, and kilojoules to the nearest 10.

1 Tub / bottle size
This is the size (or sizes) each type of product typically comes in.

2 Sugars
Natural yoghurts contain milk sugar (lactose) as well as some breakdown products of sugar (glucose and galactose). Fruit yoghurt also contains fructose (fruit sugar) and sucrose (added sugar), while flavoured yoghurt and other dairy desserts also contain added sucrose. When it comes to calories, sugar is sugar — different sugars contain the same amount of calories.



Child's play

For years, **YOGO** was king of the castle, but today a number of brands jostle for sales in the kids' arena. The table below compares some of the more popular brands.

Yoghurt for babies

YO-BABY is aimed at babies over six months of age. Nutritionally, it's similar to regular fruit yoghurt, but spoon-for-spoon has more calories, protein and calcium (all good for growing bodies).

The main difference between **YO-BABY** and other regular yoghurts is the absence of chunky bits (fruit purée is added instead of fruit pieces). But chunky bits are all part of the learning experience, so if you give your child **YO-BABY** it may not be a bad idea to give them normal fruit yoghurt now and again to teach them about different textures.

All yoghurts are good for most babies (once they're six months old) and children — because they're a concentrated milk product they're an excellent source of protein, riboflavin (vitamin B_2) and calcium. A hundred grams of regular yoghurt provide about 24% of the recommended daily amount of calcium for a one to three-year-old, while 100 mL of regular milk provides about 16%.

Yogo is more like custard than yoghurt — if your kids like ordinary yoghurt, its a better choice.

There's a whole range of products in the dairy cabinet designed to appeal to kids.

Petit people

Nutritionally, fromage frais is as good for babies and children as yoghurt is, again because it's a concentrated milk product.

PETIT MIAM and **MIO** are two fromage frais marketed specifically for young children. They're nutritionally very similar, although **MIO** has more than double the amount of calcium — one tub provides 29% of the recommended daily amount of calcium for a one to three-year-old, or 25% for an older child. This makes **MIO** an exceptionally good source of calcium. Spoon-for-spoon, **PETIT MIAM** has a similar calcium content to regular fruit yoghurt, but it comes in a much smaller container.

It's worth noting that these products are quite high in milk fat and hence saturated fat (even compared to other fromage frais), and while this isn't generally considered a problem for very young children, it's something to be aware of if you're 'borrowing' the kids' dessert, or once the kids are older.

And for the older kids ...

YOGO's the king of the older kids' market. It has a custard-type base (with sugar, thickeners, colours and flavours) with a small amount of yoghurt added to it. There's no live bacteria culture in it and it doesn't have the special properties that yoghurt has (see *Looking for a healthy dessert?* on page 8).

Nutritionally, a tub of **YOGO Dairy dessert** is lower in calcium and protein than a regular fruit yoghurt — if your kids like yoghurt, the higher calcium and live bacteria make it a better option.

A tub of yoghurt also beats the calcium in a tub of **FRÛCHE Frûcheroonies, DANONE Sprinkl'ins** or **DANONE Dany**, but of these only a tub of **Frûcheroonies** is significantly lower in calcium. The **YOGO Gorillamix** twin-tub products are OK for calcium, but have a lot more sugar and calories than any of the others — a tub has more of them than five scoops of regular vanilla ice cream!

Kids' desserts

This table compares the major brands of kids' desserts per serving. Figures given are for strawberry, unless otherwise stated. If you buy other flavours the nutrient content may vary slightly. Figures are from product label and manufacturer information.

Brand (in order of energy content)	Serve size (g)	Fat (g per serve)	Energy (kJ / cal per serve)	Sugars (g per serve)	Protein (g per serve)	Calcium (mg per serve)	Calcium (% RDI *)
Regular fruit yoghurt	200	5.6	760 / 183	25	10	340	43
DANONE Dany	150	5.1	830 / 198	26	8	270	34
YOGO Gorillamix *(A)*	150	11.9	1120 / 267	26	6	220	28
NESTLÉ Mio	60	4.1	350 / 85	9	3	200	25
DANONE Sprinkl'ins *(B)*	117	4.8	760 / 183	29	5	180	23
YOGO Chocolate dairy dessert	150	5.3	680 / 162	19	5	170	21
YOGO Strawberry dairy dessert	150	5.1	670 / 159	19	5	170	21
YOFRESH Yo-Baby	100	2.7	470 / 112	16	6	170	24 *(C)*
YOPLAIT Petit Miam	60	4.1	370 / 87	10	3	90	11
FRÛCHE Frûcheroonies	100	2.5	500 / 121	18	6	70	9

* RDI is the recommended dietary intake — a guide to how much calcium should be consumed each day on average, over time. It's 800 mg for children over three years.

(A) Chocolate.

(B) Chocolate with chocolate chips.

(C) This % RDI is calculated on the RDI for babies between one and three years: 700 mg, rather than the 800mg for older children.

How safe are children's cots?

Yet again we've found most cots tested are potentially dangerous places for kids. Of the 10 in our test, we can recommend only one.

With the Sou-Wester Sleepaway cot we tested, this could happen easily — the base isn't fixed to the cot, but just sits on the side rails.

PARENTS NATURALLY EXPECT a cot — particularly a new one — will be a safe haven for their sleeping child. However, over the years the results of our cot tests have been alarmingly poor. We were hoping we could tell you that this time manufacturers have finally responded to our repeated calls to improve their designs and made safer cots. Sadly, it appears most haven't — only one cot passed all our tests.

In 1994 and 1995 two Victorian boys died in separate accidents after falling through a gap between a cot mattress and the dropside, which had become detached from the cot on one side through wear and tear.

Other fatalities have occurred when children have become caught between the mattress and the frame or a side rail, and in one case a baby strangled himself when the collar of his jumper became entangled on a protruding bolt on his cot.

Jerry Moller, author of a 1995 report on cot injuries by the National Injury Surveillance Unit, concludes, "My greatest surprise in reading the case material from the hospitals is that there has not been a product liability action from one or more of these cases."

GUIDELINES IGNORED

In this report, as before, the tests CHOICE thinks the cots should have passed were based on specifications in the Australian standard.

Standards provide clear guidelines on safety and durability for manufacturers to refer to when designing their products.

In April 1995, a new joint Australian and New Zealand standard for regular cots — AS/NZS 2172:1995 — was introduced, so we delayed testing until manufacturers had had sufficient time to modify their designs to ensure their cots met the new guidelines. Unfortunately, it seems most manufacturers haven't done so.

CHOICE has repeatedly called for cot standards to become mandatory, so manufacturers would be forced to comply. In the US, mandatory standards have been in place since 1973. Why is that not the case here? The onus should not be on consumers to have to make sure the cots they choose are safe. But despite the risks our governments still choose not to act.

OUR TESTS

We purchased the cheapest model of regular cot from brands widely available in three or more states — that made 10 cots altogether for testing.

Portable cots weren't included this time as the standard for these cots is currently under review.

We made sure our tests were in line with the specifications of the stricter revised standard for regular cots. As well as checking the cots for design faults and potential hazards, we put them through the series of strength and durability tests described in the standard. We also examined the adequacy of their labelling, including warnings and instructions.

WHAT TO BUY

The COTECH **Snowgum Ranchboard Baltic** is the only cot we tested that we can recommend.

At around $450, it's considerably more expensive than the other cots tested, but it's worth the money. Not only is it well designed and well finished, most importantly it's the only cot that essentially passed all the tests. However, there's no reason why a less expensive cot couldn't also be a safe one.

Even the COTECH didn't meet the standard to the letter — some of its dimensions aren't quite correct, one of which means the possibility of trapped fingers when the dropside is lowered.

However, these are minor flaws and the COTECH is a very good cot overall.

COTECH SNOWGUM RANCHBOARD BALTIC

Price: $450

Good points

- Good design, quality construction and finish.
- Four-year guarantee.
- Plugs provided for unused base adjustment holes, so fingers can't be trapped in them.
- Clear and comprehensive labelling (including a warning to tighten connector bolts after two or three months).

Bad point

- Slight risk of trapping children's fingers when the dropside is lowered.

Choosing a mattress

None of the cots we tested came with a mattress, so, as for most cots, you'll need to buy one.

This isn't as simple as it sounds because, just as there's no standard-sized cot in Australia, there's no standard-sized mattress. That means you have to depend on the recommendations given by the cot manufacturer — and as we found in our test, the necessary details aren't always supplied. So you'll need to know the dimensions of the cot and take your tape measure with you.

It's essential the mattress fits snugly to prevent babies falling into gaps and possibly suffocating — there should be no more than 25 mm space all round.

It's also important that the mattress be firm, so the baby's face doesn't sink into it, which again creates a suffocation hazard.

The thickness of the mattress (generally around 100 mm) is also important to minimise the risk of a child climbing and falling out of the cot. There must be a minimum distance of 500 mm between the top of the mattress in the cot base's lower position and the top of the side with the dropside up.

You may waste a lot of time and effort searching a number of shops for a particular mattress size. It would be so much more convenient if there were one standard size for both cots and mattresses or perhaps just a choice between small and large.

Mattress covers that have a fold-over flap arrangement that could entangle the baby are not recommended.

CUDDLE NEST MATTRESS

The **HUSH BUBBA Cuddle Nest** child's cot mattress pictured here has a 60 mm deep recess on one side, designed to hold new babies. Brochures claim this depression "protects newborn from rolling over onto the stomach position (SIDS-prone)".

However a recessed design is more likely to decrease airflow around the baby's face, allowing carbon dioxide (which is potentially dangerous to some sleeping babies) to 'pool' around the infant rather than to disperse throughout the room.

A depression in the mattress could in fact be hazardous — a baby's face could become wedged against the side of the recess, resulting in a lack of available oxygen. This could weaken the baby and reduce its ability to lift or turn its head and face out of danger.

There are two versions of this mattress: a cheaper one made of foam and a more expensive inner-spring mattress.

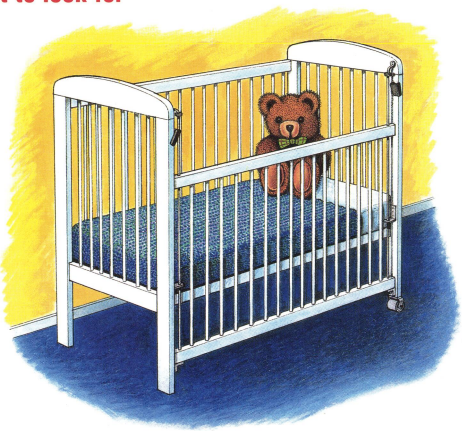
From the safety point of view, it makes no difference whether you place your baby on a foam or inner-spring mattress, but it must be firm and fit the cot snugly.

To help ensure babies sleep safely, place them on their backs on a firm, flat, well-fitting mattress. Mattresses like the **Cuddle Nest** that have depressions are not recommended.

The depression in the Cuddle Nest Mattress is well-intentioned, but we think it's more likely to be a hazard to babies than to protect them.

The ideal cot: what to look for

■ A well-finished cot, made from quality materials — no large knots, insect damage, cracks or splinters (in one made of wood); no corrosion, dents or poor welds (in a metal one).
■ Secure joints and brackets and an overall sturdy construction that will survive the rough treatment it's likely to get.
■ An enclosed depth of at least 600 mm from the base (without a mattress) to the top of the side to stop a child climbing out easily.
■ If it has an adjustable base, in the upper position (suitable only for babies who can't yet sit up) the enclosure is at least 400 mm deep (without the mattress).
■ No more than 25 mm space between the mattress and cot sides, to prevent babies falling into gaps and suffocating.
■ The gaps between bars are not less than 50 mm and not more than 85 mm, to prevent babies getting their heads and limbs caught.
■ If it has a dropside, it's secure, operates smoothly and quietly, and can't be activated easily by a child.
■ If it has wheels, there are either only two or, if it has four, at least two have brakes.
■ No sharp edges or points that could cause a cut or head injury.
■ No knobs or protrusions that could catch a child's clothing, posing a strangulation hazard, or that a child could roll against.
■ No decorative transfers (as kids may eat them and choke on them).
■ No crossbars or decorative trim which could be used as a foothold for a child to climb out.
■ No bumpers (padding tied to the cot) or anything inside the cot which has strings or ribbons, as children could choke on the ties.



■ Adequate, informative labelling — including a recommended, snug-fitting mattress size.

When you've bought the cot, make sure it stays safe for your child. For example, keep it well clear of windows, blinds and cords. Don't place mobiles within a child's reach. And avoid putting too many toys or loose cushions inside the cot, as a child could pile them up on one side and climb over the top.

Any cot, new or old, should be inspected periodically for wear and tear. Look for broken, loose or missing parts and tighten all screws and bolts.

Secondhand cots

If you're buying a secondhand cot or you've opted for the family heirloom, make sure you make all the necessary modifications to make it hazard-free for your child.
■ Measure the cot carefully, and check that it matches the specifications above .
■ Buy a new mattress if the one you have doesn't measure up exactly or if it's not firm, clean and free from tears.
■ Never buy a secondhand cot that shows signs of excessive wear (such as a sagging base, which could create an entrapment hazard).
■ If you have to reassemble it, refasten screws into wood with the next larger-size screw to ensure secure attachment.
■ Look for cracks that could weaken the cot or cause injuries.
■ Check that wood joints haven't separated and make sure that fastenings are intact and secure.
■ If it has a teething rail, ensure it's free from cracks.
■ If necessary, strip the paint back and repaint with a non-toxic finish suitable for children's products.

Since the late 1960s Australian domestic paint has been virtually lead-free and there should be no danger of lead poisoning if children eat chips of paint manufactured since 1970. However, it's possible (though unlikely) the paint used on imported products could still be a problem. Fortunately, we found none of the imported cots in our test had used leaded paint.

INDEPENDENT TESTING

The Australian Furniture Research and Development Institute (AFRDI) — an independent research and testing organisation — has introduced a voluntary national system of quality accreditation for furniture. Only a few brands of cot have applied to carry the AFRDI tag, and to date (August) **COTECH** is the only brand whose cots have passed.

Problems we found and how to spot them when you're shopping

CONSTRUCTION

■ Metal cots shouldn't be bent or rusty and their joints should be securely and cleanly welded. When we unpacked the **ARISA**, the only completely metal cot in the test, we found it not only had two broken welds on the bars but also weld spatter on various parts of the cot.

■ Timber should be free of knots, splits and signs of insect attack or decay, and neither nail heads nor staples should be exposed. Among the wooden cots, the **IKEA**, **PAMCO** and **SOU-WESTER** had significant splits and splinters on arrival.

■ The **SOU-WESTER** was the most poorly constructed model in the test. Its mattress base, which is not fixed to the cot but simply sits on the side rails, is a major safety concern. The base could be easily dislodged by another child or an animal underneath the cot, and down would come baby, cot base and all.

In addition, the cot bars of the **SOU-WESTER** were secured into the side rails by exposed staples.

ASSEMBLY

■ All the cots we tested came in kit form and were fairly easy to assemble, except for the **SOU-WESTER**, which was fiddly. Check how complex the instructions for assembly are before you buy the cot.

■ All except the **TARGET** and **ARISA** could be assembled incorrectly. With **THE COT FACTORY**, **PAMCO**, **REGENT** and **SOU-WESTER**, the mattress base could be installed upside down, which could cause gaps to appear or it could fail under stress.

PROTRUSIONS

■ Look out for sharp edges or points that could injure children, and for projections which could snag their clothing and pose a risk of strangulation. We found none of these in the 10 cots tested. Also look out for protrusions that could injure a child. We did find some of these (see the table on page 17).

In addition, screws included in some kits (such as the **SOU-WESTER**) might leave sharp burrs after tightening, and need filing down. Internal allen-headed screws are preferable.

STRENGTH AND STABILITY

■ This is hard to check in the shop, but fortunately all the cots in this test passed our strength and stability tests.

DIMENSIONS

■ A cot has to be deep enough to prevent a toddler climbing out.

However, reaching down to a baby in a deep cot can put a lot of strain on your back. To overcome this problem, manufacturers have designed adjustable mattress bases that can be fixed in an upper position for babies and a lower position to keep kids safe once they can sit up and start exploring ways to get out of their 'cage'.

According to the standard, in the lower position the distance between the top of the base (or the bottom of the mattress) and the top edge of the cot should be at least 600 mm when the dropside is raised. This depth is also required for cots which have a fixed base and can be used in only one position. Take a tape measure with you when you're shopping and check.

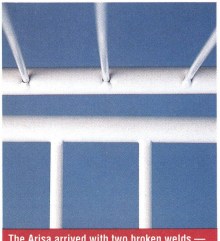
In the higher position, the minimum vertical distance should be 400 mm when the dropside is raised and 250 mm when it's lowered.

All the cots except the **REGENT** and **TARGET** models had an adjustable base. The **IKEA**, **SOU-WESTER** and **PAMCO** weren't deep enough to be safe in the upper position. And only the **COTECH** and **PAMCO** warned of the need to move the base to the lower position once your child can sit up.

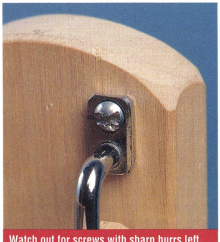
■ On the **SOU-WESTER**, the bottom of the raised dropside was higher than the mattress base, so a child could conceivably get part of its body caught in the gap or seriously injure a limb or finger if it was underneath the dropside when it was lowered.

ENTRAPMENT

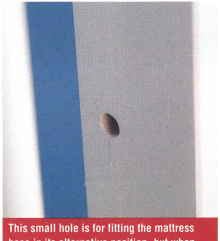
■ Small children may poke their head, legs, arms, hands and fingers into odd places, so



The Arisa arrived with two broken welds — you can see them where the two bars at top left and in the centre meet the frame.



Watch out for screws with sharp burrs left after tightening — you'll need to file them down.



This small hole is for fitting the mattress base in its alternative position, but when it's not in use it's perfect for trapping tiny fingers.

This cot — the Arisa — can trap a baby's limbs in the corners where the base and side frames meet. The horizontal crossbar that could offer a climbing foothold is a bad design too.

You want a cot that will stand up to years of wear and tear. The Regent Jodie's dropside latch bent during our tests, which represent just a fraction of a cot's probable lifetime.

Poor wear and tear again: the Arisa's base sagged under our impact testing, so how would it withstand a toddler jumping up and down on it?

the standard sets maximum and minimum spaces between parts of the cot to ensure they can't get caught in any gaps.

All the cots except the **COTECH** and **IKEA** have spaces that could trap limbs. And all bar the **TARGET** failed tests for finger entrapment — even the **COTECH** didn't score 100% because of a slight risk of a baby's finger getting caught in a hole which is exposed when the dropside is lowered.

FOOTHOLDS

■ Check cots in the shops to see that they don't have any horizontal bars, brackets or knobs that could conceivably be used as footholds or toeholds for climbing.

The **ARISA**, **SOU-WESTER**, **MOTHERCRAFT** and **STORK CRAFT** all fell down in this respect.

DROPSIDES/LATCHES

■ Choosing a cot with a dropside can help save back strain. It's a lot easier to raise and lower a dropside than to bend over the rail to a child in a deep cot and lift them up. However, you want to be sure the dropside mechanism will stand up to wear and tear.

Apart from the **IKEA**, all the cots we tested have a dropside — the **STORK CRAFT** has two. The **TARGET** and **REGENT** cots failed all our dropside tests — the dropside latch on both cots bent, and one of the **REGENT's** dropside brackets bent.

IMPACT RESISTANCE

Cots get fairly rough treatment from the kids in them, and the impact test is designed to see how well they withstand the equivalent of a toddler jumping up and down inside them.

■ The **MOTHERCRAFT** cot failed badly — a split appeared in the base and one of the mattress base slats broke.

■ The **PAMCO** also fared poorly — a section of the wooden side rail splintered off, causing a base slat to spring out.

■ After failing this section in our last tests in 1991, the **ARISA's** manufacturer assured us the cot would be redesigned. But once again the base sagged, and its supporting crossbars also bent.

WHEELS

■ If you want to move your child's cot, it's convenient if it has wheels. Among the cots we tested, only the **IKEA** and **TARGET** have none. While shifting the 14 kg **IKEA** shouldn't be too much trouble for most people, the **TARGET** weighs a hefty 36 kg and is difficult to move.

■ Cots with four wheels may be easier to move than those with two, but to be safe at least two of them must have brakes (which you have to remember to apply when you've finished repositioning the cot). The **STORK CRAFT** has four wheels but no brakes and so failed this section.

LABELLING

The new standard places much more emphasis on the importance of informative labelling in helping prevent cot accidents.

Cot labelling requirements now cover a wide area — from instructions for assembling and maintaining the cot to warnings that it should be placed a reasonable distance from blinds, power points, heaters and curtains, and that medication, string, elastic, small toys and small items such as money should be out of reach from any position in the cot.

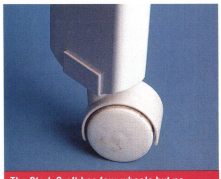
■ Information indicating recommended mattress dimensions is particularly important — see *Choosing a mattress* on page 12 for more information. Advice about mattress size and the required depth of the cot must now be given not only on the cot packaging and on an accompanying leaflet, but also be permanently and indelibly marked on the top of the mattress base.

■ If the height of the base is adjustable, the base must also carry a warning that it should be placed in the lower position before the child can sit up.

■ To ensure the cot is quickly and correctly assembled, clear illustrations as well as simple written instructions are needed, as not everyone can read English well. But the **ARISA's** small diagrams were hard to follow, and **THE COT FACTORY's** much photocopied instruction sheet was difficult to read.

■ We think new cots should ideally come with two sets of instructions — one you can hold and quickly refer to when setting up the cot for the first time and another glued to the base of the cot to ensure they're accessible and clearly visible, even if many years have elapsed since the cot was last used.

■ The **COTECH** was the only cot that passed all sections of the labelling tests.



The Stork Craft has four wheels but no brakes — if you buy a cot with four wheels, check at least two of them do have brakes.

Cots

Brand / model	Manufacturer / distributor	Origin	Target price ($)*	Warranty (years)	Weight (kg)	Cot exterior dimensions (mm, L x H x W)	Recommended mattress dimensions (mm, L x H x W)
RECOMMENDED							
COTECH Snowgum Ranchboard Baltic	Cotech	Australia	450	4	26	1360 x 1147 x 745	1300 x 150 x 680
NOT RECOMMENDED (in alphabetical order)							
ARISA Adar	Arisa	Australia	249	2	34.5	1400 x 1050 x 750	1320 x 127 x 660
IKEA Gulliver	Ikea	Romania	139	ns	14	1170 x 785 x 605	not stated
MOTHERCRAFT Jenny Lyn *(A)*	Mothercraft	Indonesia	249	ns	18.5	1375 x 1165 x 770	1295 x 100 x 685
PAMCO Elite	Aust. Nursery Dist.	NZ	395	ns	27	1355 x 1150 x 760	1300 x 100 x 690
REGENT Jodie	Regent	Australia	200	ns	22	1355 x 1065 x 745	1290 x 100 to 150 x 6
SOU-WESTER Sleepaway *(B)*	South Western	Australia	225	ns	20	1380 x 1005 x 770	1320 x up to 178 x 71
STORK CRAFT Monarch	Baby's Stuff	Canada	330	1	26	1370 x 1360 x 765	1310 x up to 150 x 69
TARGET Child's cot	Target	Australia	199 *(C)*		36	1225 x 1195 x 695	1135 x 100 x 603
THE COT FACTORY Michelle *(B)*	The Cot Factory	Australia	189	ns	17.5	1365 x 1055 x 745	not stated

* Prices are a combination of those found in shops between March and June 1996 and those quoted by the manufacturer.
ns Not stated.
(A) Mothercraft told us this cot was discontinued in 1994 but we still found it in shops.
(B) This cot has been discontinued but may be still available in shops.
(C) Target says each case will be considered on its merits. It's policy is that you can have a refund or exchange without giving a reason.
(D) Some small splits in the timber of the rear top rail.
(E) Marginal means the gaps or spaces we measured were very close to the requirements of the standard, but were perhaps a few millimetres out.
(F) Finger and limb entrapment risk.
(G) Finger entrapment risk.
(H) Limb entrapment risk.
(J) Fails when cot is assembled with mattress base upside down, which is easy to do.

What the manufacturers said

It's CHOICE's policy to give all manufacturers of products we've tested the chance to comment on their results.

With the exception of the **STORK CRAFT** and the **ARISA**, the manufacturers of the models in this test have assured us they will be redesigning their cots following our report.

We've been told the new **SOU-WESTER**, for example, will in future have a fixed mattress base and other changes will be made to ensure it complies with the standard.

Mothercraft told us the **Jenny Lyn** model we tested was discontinued in 1994. However, the cot we purchased is still available in shops. A new model is currently being developed, but it's not known when it will be released.

Even an inexpensive cot should be safe. Costing only $139, the Ikea Gulliver was the cheapest model we tested, and it would cost the manufacturer little effort or expense to make this simple, basically acceptable cot safe.

When we informed Ikea of the tests its **Gulliver** cot had failed, they replied that it had been built to pass less stringent French standards. However, Ikea's Australian office has notified the company's headquarters in Sweden of our results, and it hopes to see an improvement in future.

We hope so too, because this is an inexpensive, basically acceptable cot, which could be made completely safe with a few simple modifications such as supplying plugs for unused mattress-base holes to prevent tiny fingers getting caught in them.

1 Construction
This element of the test assessed the quality of each cot's materials and construction. See page 14 for details.

2 Risks from protrusions
We checked for sharp edges and points, and for projections which could injure a child or catch their clothing — see page 14.

3 Strength and stability
The standard strength test requires a large force (100 Newtons, which is equivalent to around 10 kg) to be applied to each bar or panel. For the stability tests, a 10 kg weight is attached to one side of the cot and a force is then applied to see if any of the legs lifts off the ground. All the cots passed.

4 Essential dimensions
The distance between the top of the cot base (in its lower position) and the top edge of the cot should be at least 600 mm when the dropside is raised. In the base's higher position it should be 400 mm. See page 14 for more information.

5 Entrapment risks
We tested all spaces accessible from within the cots using standard

Materials	1 Construction	2 Risks from protrusions	3 Strength and stability tests	4 Essential dimensions	5 Entrapment risks	6 Dropside / latches tests	7 Impact test	8 Wheels (no. with brakes)	9 Labelling	Brand / model
Wood	Pass	Pass	Pass	Marginal *(E)*	Marginal *(E)*	Pass	Pass	4 (4)	Pass	**COTECH** Snowgum Ranchboard Baltic
Metal	Fail	Pass	Pass	Fail	Fail *(F)*	Pass	Fail	4 (4)	Fail	**ARISA** Adar
Wood	Fail	Pass	Pass	Fail	Fail *(G)*	na	Pass	0	Fail	**IKEA** Gulliver
Wood	Pass	Fail	Pass	Pass	Fail *(F)*	Pass	Fail	4 (2)	Fail	**MOTHERCRAFT** Jenny Lyn *(A)*
Wood	Fail	Fail	Pass	Fail	Fail *(F)*	Pass	Fail	4 (2)	Fail	**PAMCO** Elite
Wood	Pass	Fail	Pass	Fail	Fail *(F)*	Fail	Fail *(J)*	2 (0)	Fail	**REGENT** Jodie
Wood	Fail	Pass	Pass	Fail	Fail *(F)*	Pass	Pass	4 (2)	Fail	**SOU-WESTER** Sleepaway *(B)*
Wood	Pass	Fail	Pass	Marginal *(E)*	Fail *(F)*	Pass	Pass	4 (0)	Fail	**STORK CRAFT** Monarch
Wood / metal	Pass	Pass	Pass	Fail	Fail *(H)*	Fail	Pass	0	Fail	**TARGET** Child's cot
Wood	Marginal *(D)*	Pass	Pass	Fail	Fail *(F)*	Pass	Fail *(J)*	2 (0)	Fail	**THE COT FACTORY** Michelle *(B)*

probes to simulate limbs and heads. We also checked the cots for any openings between 5 mm and 12 mm in which children could trap their fingers. See page 15 for details.

6 Dropside/latches tests

For the purposes of standard tests, dropsides must be strong enough to withstand being dropped and raised 200 times. (In practice, of course, they'll usually go through this process thousands of times.) We also tested the durability of dropside latches through 200 cycles, and inspected the cots for damage after applying a 50 kg load to the dropside for 15 minutes. See page 15 for more information.

7 Impact test

To simulate the rough treatment a cot is likely to get from one or more toddlers during its life, we dropped a 30 kg weight from a height of 150 mm above the mattress onto the centre of each cot 200 times. See page 15 for details of results.

8 Wheels

If a cot has more than two wheels, at least two of them should have brakes. The **STORK CRAFT Monarch** is particularly poor in that it has four wheels but no brakes. See page 15 for more details.

9 Labelling

The new standard has stringent and comprehensive labelling requirements, and only the **COTECH** met them. See page 15 for details.

Toddlers jump up and down in their cot all the time, so it needs to be able to handle the abuse. Our impact test helps sort out the models that can stand up to the wear and tear.

For people with disabilities

All the cots we tested were assessed by the Independent Living Centre (ILC) to see whether they would be easy to use by parents with a disability.

Unfortunately, what might make a cot convenient for a disabled person — such as a light dropside that is easy to raise or lower with one hand or a cot that provides easy access for a very short person or someone with a bad back — could make it unsafe for a child.

The **COTECH**, the only cot which passed our general test, was not favoured by the ILC, because one-handed people or those with hand weakness might find it difficult to operate the dropside.

However, the safety of the child is of prime importance when choosing a cot, so we really can't recommend any of the cots preferred by the ILC. We can only hope manufacturers will in future come up with innovative designs that are satisfactory both for children and for people with disabilities.

A solar-powered sheep

It's quiet, it's cute, and it makes passers-by stop and stare. It's the Husqvarna Robotic Solar Mower — and it'll set you back almost $5000.

HUSQVARNA'S SOLAR MOWER was inspired by sheep — it cruises around the garden nibbling away at the grass, requiring little human intervention and making significantly less noise than a conventional powered lawnmower.

The solar mower performs well and keeps lawns looking good. However, whether it's worth its hefty price tag depends on the type of garden you have — see *Where it performs best*, opposite.

SOLAR vs CONVENTIONAL MOWERS

As well as not being suitable for all gardens, the solar mower won't completely replace your normal lawnmower. Husqvarna readily admits its **Robotic Solar Mower** is more a lawn 'maintainer' than a mower in the conventional sense.

It can't operate effectively on grass longer than 8 cm, so you need to mow your lawn before starting the solar mower on it. But it will then maintain the grass at a set length — anywhere between 3 cm and 6 cm long, depending on how you adjust the mower.

You may still need to mow your lawn occasionally during the peak growing season and under permanently shaded areas, which the solar mower tends to avoid for lack of light (although it has two nickel cadmium battery packs that provide power for short periods on cloudy days or in shaded areas). You also need to mow around the perimeter of your garden (a 30 to 40 cm wide strip in most cases), because the solar mower can't cut closer to the electronic 'fence' used to keep it from wandering (see *Fencing it in*, opposite).

LEAVES, TWIGS AND TOYS

We spent three months testing the solar mower in three yards of different sizes with varying obstructions and slopes, and found it worked best on lawns with few obstructions.

It has built-in switches which tell it to turn around when it bumps into

The Robotic Solar Mower only shaves small amounts (a few millimetres) off the grass, which fall back onto the lawn and become mulch, retaining moisture and helping to keep your lawn healthy. It cuts the grass at random until it reaches longer grass, which it cuts in a square pattern, afterwards returning to random mowing.

The mower is controlled by a built-in computer, which monitors the light and tells it to avoid shady areas and to stop work at night. It can work completely unsupervised, but if there's a storm, strong winds, or the chance it may be stolen from your yard, bring it inside (it's easy to carry when folded up).

WHAT MAKES IT TICK

Cost: $4900, not including installation. (Normally you'd install the mower and its boundary wire yourself. If the dealer does it for you, the cost will depend on the size and condition of the garden.)
Origin: Sweden.
Warranty: Two years.
Weight: 6.5 kg.
Dimensions (LxWxH): 105 x 63 x 22 cm.
Cutting system: Cutting disc with three clip-in blades (similar to Stanley knife blades). **Cost:** $21 for the set of three.
Width of grass cut: 22 cm.
Cutting height: 3 to 6 cm (adjustable).
Length of grass the mower can operate on: 8 cm or less.
Batteries for the mower: Two nickel cadmium (NiCad) battery packs, which should last two years. **Cost:** About $135 a pair.
Batteries for the generator that creates the current in the 'fencing' wire: Single NiCad, which costs $48 and should last two years.
Claimed working capacity: 1200 sq m (± 20%).
Length of boundary wire supplied with the mower: 150 m (see *Fencing it in*). An extra 150 m costs $82.15.
Maximum length of boundary wire loop that can be used in a single installation: 300 m. While Husqvarna thinks it could be longer in practice, this hasn't been tested.
Maximum distance from boundary wire that mower can operate: 35 m. This means your garden can be up to 70 m wide and the mower will still work.
Narrowest section in which mower can operate: 2 m.
Maximum slope on which mower can operate: 20°.

something solid, such as a tree or fence. While the mower coped with most sticks, it still jammed occasionally on them. It dealt well with most leaves, unless they were particularly rubbery and thick, but it didn't like toys, such as tennis balls — it slowly cut them to pieces.

KIDS AND ANIMALS

If you have pets that leave droppings on the lawn, the mower is likely to pick up the mess on its wheels. If you don't spot it and clean the mower, you're likely to smell what its wheels have rolled through as it wanders by!

Most of the animals that encountered the mower in our tests gave it a wide berth, but some may be more inquisitive. Young children might be tempted to climb on it, while older ones might try to use it as a kind of giant skateboard. This could not only put them at risk of getting cut by the blades (which are small, but sharp), but also badly damage the mower. Don't allow unsupervised young children in the garden with the mower.

This slope was more than 20°, causing the Robotic Solar Mower to overrun the edge of the grass and get stuck on the rockery border.

BEEP NOT BAA

The solar mower has different beeps to tell you what it's doing — whether it's mowing, on standby, recharging or jammed, and so on. For instance, when it's working it gives one beep every five seconds, and at night one every 10 seconds.

While this is a useful indicator of whether the mower needs your attention, the beeps are noticeable in a quiet setting.

WHERE IT PERFORMS BEST

If you can afford it, the **HUSQVARNA Robotic Solar Mower** could well be a worthwhile investment for people who own a large, relatively flat garden with few obstructions — it will save you a lot of time and will keep the lawn looking good.

But if the trees in your garden drop many leaves and sticks, if your lawn slopes more than 20°, or you have children who like to play in the yard and leave their toys scattered around, the solar mower may not be a worthwhile investment. ❑

KEEPING IT SECURE

At around $5000, you wouldn't want anyone stealing your **HUSQVARNA Robotic Solar Mower,** whether it's a professional thief or just curious children.

The mower has one obvious deterrent against theft — a loud beep which is set off when it's folded over to be carried away. However, this is only useful if someone is at home and can hear it.

The mower has two other less obvious forms of security: it won't work unless a lengthy code is entered into a built-in keypad, and unless the mower is within its special electronic boundary (see *Fencing it in,* right). But a thief is unlikely to discover all this until *after* stealing the mower — small consolation to the owner! We suggest Husqvarna place a big sticker on the mower clearly stating that it won't work without a code — this may deter some thieves.

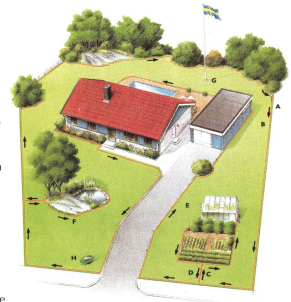
The mower folded for carrying, with its electric wire 'fence' and solar-powered generator.

FENCING IT IN

To operate the mower and to prevent it wandering into areas not intended for mowing, such as a flowerbed, it needs to be 'fenced in' by a low-current electric wire, which is run around the perimeter of the yard.

The wire is usually buried a few centimetres underground, and is operated by a small solar-powered generator, which sends a low current through it. The mower detects the current on approach and turns away about 30 to 40 cm before reaching the wire giving you an unmown perimeter around the garden. You can bury the wire a short distance inside a flowerbed to reduce the unmown area — but not too far in or the mower can fall over the edge.

To keep the mower out of certain areas, such as a pool, a steep slope or a patch with exposed tree roots, the wire can be placed around or along them to stop the mower coming too close — see the illustration.



Snore no more?

IF YOU'RE THE PARTNER OF A snorer, you might have tried everything to resolve your desperate sleepless situation, from sewing cotton reels into the back of their PJs (to encourage them to sleep on their side rather than on their back) to sleeping in another room.

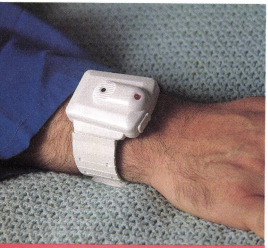
Two more remedies have been advertised lately — a nasal strip and a special armband. Will they work any better?

SNORE STOPPER

The SNORE STOPPER — a device that straps onto the snorer's arm — is supposed to 'hear' the sound pattern of snoring and interrupt it with an 'adjustable pulsing vibration' on the surface of the skin. The idea is that, without waking, the snorer will automatically move to a different position and stop snoring.

This gadget, available by mail order, costs a fairly expensive $69.

We found that when the SNORE STOPPER was activated in response to snoring, it produced an unpleasant needling sensation. But often it didn't work at all, even with loud snoring. And, very irritatingly, it didn't discriminate between sounds — so the snorer could be disturbed by it if they, or someone nearby, talked or coughed loudly or if a noisy truck rumbled past the bedroom.



The Snore Stopper tends not to discriminate between snoring and other sounds — so you may be disturbed even if you're not snoring.

If you're a snorer and your sleep was repeatedly disturbed during the night by the SNORE STOPPER, you might be very tired and irritable in the morning.

We don't think many snorers will want to persevere with this device — it's uncomfortable to wear and left red marks on the skin of some of our testers at the electrode sites.

Our verdict: Save your money. The SNORE STOPPER is probably as effective — and unpleasant — as your partner giving you a jab in the ribs to make you turn on your side.

Even if it did work all the time, simply changing sleeping positions won't automatically stop everyone snoring. It's true that sleeping on your back makes snoring worse, because your mouth drops open, allowing your tongue to drop back into your throat and block airflow. However, some people will snore in any position.

NASAL STRIPS

Another product claimed to reduce snoring is BREATHE RIGHT nasal strips. Packs of 10 cost around $7.95.

When you place one of the adhesive strips across your nose below its bridge, the plastic 'springs' in it are supposed to lift the skin above the flare of the nostril and so open the nasal passages wider, making breathing easier.

But according to sleep specialists contacted by CHOICE, this won't help most snorers. That's because most people who snore have reduced airflow in the back of the throat rather than the nose. However, the strips could be useful if you have narrow nasal passages or nasal congestion from allergies or a cold.

Our verdict: There's no harm in trying these strips — they may help some people get a better night's sleep. However, while they're an inexpensive measure if you just use them when you have a cold or hay fever, if you used them every night they'd cost you around $290 a year.

Breathe Right nasal strips might help you sleep better when you have a cold or hay fever.

SIMPLE MEASURES

There are other things you can do that might help reduce snoring. They include trying not to sleep on your back, losing excess weight, reducing your alcohol intake and avoiding sleeping pills and certain sedatives. (Your doctor should be able to advise you which medications may be a problem.)

SLEEP APNOEA

Be aware that snoring may be a warning sign of sleep apnoea, where airflow is blocked completely during sleep and breathing stops for up to a minute.

If you snore regularly and suffer from daytime sleepiness (because of your disrupted sleeping pattern), talk to a doctor to see whether you need a referral to a sleep-testing clinic, as severe sleep apnoea has the potential to be life-threatening if untreated. Approximately one in five heavy snorers is in fact suffering from sleep apnoea — including as many as 10% of men over 30.

Neither the BREATHE RIGHT strips nor the SNORE STOPPER will relieve this condition. ❑

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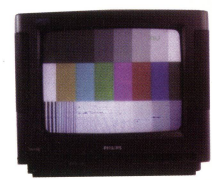
Subscriber 22nd draw

Our 22nd draw will be held on January 7, 1997. Two lucky people will win prizes from tests published in CHOICE in February and April 1996.

First prize: A multi-function wall oven valued at up to $1050.



Second prize: A 34 cm portable TV valued at up to $470.

For new subscriptions and renewals received October 1 to December 31, 1996.

These are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturer's — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by December 31 will go into the draw, unless of course you indicate you don't want to be included.

Subscriber draws are held every quarter. If you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew.

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	2 years	67				
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CHOICE Travel	1 year	27	Personal subscription			
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	1 year	35	Company/Institution			
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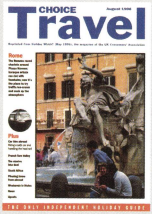


Do you need a good holiday?

CHOICE Travel takes you behind the brochures and gives honest, down-to-earth advice on where to go, what's to do there, and how to get the most out of your travel dollar.

Travel is produced by the UK Consumers' Association and reprinted by **CHOICE** four times a year. While its reports are from the perspective of a European base, much of the information in them is just as useful to an Australian travelling in Europe and the USA, with occasional forays further afield. There's quality information about different regions, specialities of local cuisine, sights to see, as well as places to avoid and tips on dealing with holiday hassles.

A subscription to **Travel** costs just $27 a year — you can use the form on this page to subscribe. The latest issue features:

- Rome
- Tarn Valley, France
- South Africa
- Wales

1996 Car Reliability Survey

DOES YOUR CAR GET YOU FROM A TO B ... EVERY TIME?

Is your car trustworthy and reliable or are you forever having to dip into your pocket for annoying and expensive repairs? Either way we'd like to hear from you.

We know our subscribers think reliability is an important feature to consider when buying a new or secondhand car. That's why CHOICE conducts its car reliability survey every year so that we can rank cars according to their reliability.

Please help us to report on your car model by filling in the survey and returning it in an envelope to CHOICE, Reply Paid 14, 57 Carrington Road, Marrickville NSW 2204 (no stamp needed) by **OCTOBER 18, 1996**. All replies will be kept completely confidential.

If you've already received a copy of the car reliability survey in the mail and have sent it back to us, please ignore this questionnaire. If you do fill it in, please detach all four pages from the centre of your copy of CHOICE to return the survey to us — we need to receive the original rather than a photocopy so we can be sure we have no duplicate cars in the survey.

In order to make sure we know exactly which car model we're dealing with, we need to know the month it was manufactured as well as the year. This means we have to ask you to go to your car and read the month and year off its compliance plate (see Question 2 overleaf for where you can find it). We can't use your questionnaire if it doesn't contain this information, so please take a couple of minutes to fill in this important data for us.

Thank you for your help with this project.

This year we're also offering subscribers who get their completed survey in to us on time the chance to win prizes from tests published in CHOICE.

1st Prize Multi-disc CD player (valued up to $500)

2nd Prize 34 cm television (valued up to $400)

3rd Prize Answering machine (valued up to $150)

These are products that we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturer's.

If you wish to be included in the draw for one of the prizes, please write your name, address and postcode in the space provided below:

Name ..... **Address** .....

..... **Postcode** .....

Conditions apply: NSW Permit No–TC96/4534, ACT Permit No–TP96/210, NT Permit No–NT96/1385

MODEL CODES

1101	ALFA ROMEO	ALL MODELS
1201	AUDI	ALL MODELS
1301	BMW	300 SERIES (4 CYL)
1302	BMW	300 SERIES (6 CYL)
1303	BMW	500 SERIES
1304	BMW	700 SERIES
1305	BMW	ALL OTHER MODELS
1401	CITROEN	ALL MODELS
1501	DAEWOO	1.5i
1502	DAEWOO	ESPERO CD
1601	DAIHATSU	APPLAUSE
1602	DAIHATSU	CHARADE
1603	DAIHATSU	ALL OTHER MODELS
1701	EUNOS	30X
1702	EUNOS	500
1703	EUNOS	ALL OTHER MODELS
1801	FIAT	ALL MODELS
1901	FORD	CAPRI
1902	FORD	CAPRI TURBO
1903	FORD	CORSAIR
1904	FORD	FAIRLANE 6 AW
1905	FORD	FAIRLANE 6 NA–NF
1906	FORD	FAIRLANE V8 NC–NF
	FORD	FAIRMONT use code for FALCON
1907	FORD	FALCON 6 EA
1908	FORD	FALCON 6 EA II – ED
1909	FORD	FALCON 6 EF
1910	FORD	FALCON 6 XF
1911	FORD	FALCON V8 EB–ED
1912	FORD	FALCON V8 EF
	FORD	FUTURA use code for FALCON
1913	FORD	FESTIVA WA (up to 03/94)
1914	FORD	FESTIVA WB (04/94 on)
	FORD	GHIA use relevant model code
1915	FORD	LASER KC
1916	FORD	LASER KE–KH
1917	FORD	LASER KJ
	FORD	LTD use code for FAIRLANE
1918	FORD	MAVERICK
1919	FORD	MONDEO
1920	FORD	TELSTAR AS–AV
1921	FORD	TELSTAR 4 AX–AY
1922	FORD	TELSTAR V6 AX–AY
1923	FORD	ALL OTHER MODELS
	HOLDEN	ACCLAIM use code for COMMODORE
2001	HOLDEN	APOLLO 4 JK–JL
2002	HOLDEN	APOLLO 4 JM
2003	HOLDEN	APOLLO V6
2004	HOLDEN	ASTRA
2005	HOLDEN	BARINA MF–ML
2006	HOLDEN	BARINA SB
	HOLDEN	BERLINA use code for COMMODORE
	HOLDEN	CALAIS use code for COMMODORE
2007	HOLDEN	CALIBRA
2008	HOLDEN	CAMIRA
2009	HOLDEN	COMMODORE 6 VL
2010	HOLDEN	COMMODORE 6 VL TURBO
2011	HOLDEN	COMMODORE V6 VN–VR
2012	HOLDEN	COMMODORE V6 VS
2013	HOLDEN	COMMODORE V8 VL
2014	HOLDEN	COMMODORE V8 VN–VR
2015	HOLDEN	COMMODORE V8 VS
2016	HOLDEN	JACKAROO 4
2017	HOLDEN	JACKAROO V6
2018	HOLDEN	NOVA
2019	HOLDEN	STATESMAN V6 VQ–VR
2020	HOLDEN	STATESMAN V6 VS
2021	HOLDEN	STATESMAN V8 VQ–VR
2022	HOLDEN	STATESMAN V8 VS
2023	HOLDEN	ALL OTHER MODELS
2101	HONDA	ACCORD
2102	HONDA	ACCORD VTEC
2103	HONDA	ACCORD EXi (4WS)
2104	HONDA	CIVIC (up to 09/91)
2105	HONDA	CIVIC (10/91 on)
2106	HONDA	CIVIC VTEC
2107	HONDA	CONCERTO
2108	HONDA	INTEGRA
2109	HONDA	LEGEND (up to 03/91)
2110	HONDA	LEGEND (04/91 on)
2111	HONDA	PRELUDE (up to 12/91)
2112	HONDA	PRELUDE (01/92 on)
2113	HONDA	PRELUDE VTEC
2114	HONDA	PRELUDE (4WS)
2115	HONDA	ALL OTHER MODELS
2201	HYUNDAI	EXCEL (1987–10/94)
2202	HYUNDAI	EXCEL (11/94 on)
2203	HYUNDAI	LANTRA
2204	HYUNDAI	S COUPE
2205	HYUNDAI	SONATA 4
2206	HYUNDAI	SONATA V6
2207	HYUNDAI	ALL OTHER MODELS
2301	JAGUAR	ALL MODELS
2401	JEEP	ALL MODELS
2501	LADA	NIVA
2502	LADA	ALL OTHER MODELS
2601	LAND ROVER	DISCOVERY
2602	LAND ROVER	ALL OTHER MODELS
2701	LEXUS	ALL MODELS
2801	MAZDA	121 HATCH (3D)
2802	MAZDA	121 SEDAN (4D)
2803	MAZDA	323 ASTINA 4
2804	MAZDA	323 ASTINA V6
2805	MAZDA	323 (up to 08/89)
2806	MAZDA	323 (09/89 on)
2807	MAZDA	323 TURBO
2808	MAZDA	626 4 (up to 12/91)
2809	MAZDA	626 4 (01/92 on)
2810	MAZDA	626 V6 (01/92 on)
2811	MAZDA	626 TURBO
2812	MAZDA	929 4
2813	MAZDA	929 V6
2814	MAZDA	929 (4WS)
2815	MAZDA	MX5
2816	MAZDA	MX6
2817	MAZDA	MX6 (4WS)
2818	MAZDA	MX6 TURBO
2819	MAZDA	ALL OTHER MODELS
2901	MERCEDES-BENZ	C180
2902	MERCEDES-BENZ	190 SERIES 4
2903	MERCEDES-BENZ	190 SERIES 6
2904	MERCEDES-BENZ	260 SERIES
2905	MERCEDES-BENZ	300 SERIES
2906	MERCEDES-BENZ	ALL OTHER MODELS
3001	MITSUBISHI	COLT
3002	MITSUBISHI	GALANT HG–HH
3003	MITSUBISHI	GALANT HJ
3004	MITSUBISHI	LANCER
3005	MITSUBISHI	STARWAGON (up to 09/94)
3006	MITSUBISHI	STARWAGON (10/94 on)
3007	MITSUBISHI	MAGNA TM–TP
3008	MITSUBISHI	MAGNA 4 TR–TS
3009	MITSUBISHI	MAGNA V6 / VERADA TR–TS
3010	MITSUBISHI	NIMBUS 4
3011	MITSUBISHI	PAJERO 4
3012	MITSUBISHI	PAJERO V6
3013	MITSUBISHI	ALL OTHER MODELS
3101	NISSAN	BLUEBIRD (10/93 on)
3102	NISSAN	EXA
3103	NISSAN	MAXIMA
3104	NISSAN	NAVARRA
3105	NISSAN	PATHFINDER
3106	NISSAN	PATROL
3107	NISSAN	PINTARA (RWD)
3108	NISSAN	PINTARA (FWD)
3109	NISSAN	PULSAR / VECTOR
3110	NISSAN	PULSAR (up to 09/91)
3111	NISSAN	PULSAR (10/91–02/93)
3112	NISSAN	PULSAR (03/93 on)
3113	NISSAN	SKYLINE
3114	NISSAN	ALL OTHER MODELS
3201	PEUGEOT	205
3202	PEUGEOT	306
3203	PEUGEOT	405
3204	PEUGEOT	ALL OTHER MODELS
3301	RANGE ROVER	ALL MODELS
3401	RENAULT	ALL MODELS
3501	ROVER	ALL MODELS
3601	SAAB	900 SERIES
3602	SAAB	900 SERIES TURBO
3603	SAAB	9000 SERIES
3604	SAAB	9000 SERIES TURBO
3605	SAAB	ALL OTHER MODELS
3701	SEAT	ALL MODELS
3801	SUBARU	IMPREZA
3802	SUBARU	IMPREZA (4WD)
3803	SUBARU	WAGON (4WD)
3804	SUBARU	LIBERTY
3805	SUBARU	LIBERTY (4WD)
3806	SUBARU	LEONE
3807	SUBARU	ALL OTHER MODELS
3901	SUZUKI	SIERRA
3902	SUZUKI	SWIFT
3903	SUZUKI	VITARA
3904	SUZUKI	ALL OTHER MODELS
4001	TOYOTA	4 RUNNER 4
4002	TOYOTA	4 RUNNER V6
4003	TOYOTA	CAMRY SV20 SERIES (4 CYL)
4004	TOYOTA	CAMRY SV20 SERIES (V6)
4005	TOYOTA	CAMRY SDV10 SERIES (4 CYL)
4006	TOYOTA	CAMRY VDV10 SERIES (V6)
4007	TOYOTA	CELICA (up to 10/89)
4008	TOYOTA	CELICA (11/89–03/94)
4009	TOYOTA	CELICA (04/94 on)
4010	TOYOTA	CELICA (4WD)
4011	TOYOTA	COROLLA (1987–05/89)
4012	TOYOTA	COROLLA (06/89–09/94)
4013	TOYOTA	COROLLA (10/94 on)
4014	TOYOTA	CRESSIDA
4015	TOYOTA	HI-ACE / LITE-ACE
4016	TOYOTA	LANDCRUISER (60 AND 80 SERIES)
4017	TOYOTA	LANDCRUISER (70 SERIES)
4018	TOYOTA	LEXCEN VR
4019	TOYOTA	LEXCEN VS
4020	TOYOTA	RAV 4
	TOYOTA	SECA–use code for COROLLA
4021	TOYOTA	TARAGO (up to 08/90)
4022	TOYOTA	TARAGO (09/90 on)
4023	TOYOTA	TARAGO (4WD)
4024	TOYOTA	ALL OTHER MODELS
4101	VOLKSWAGEN	GOLF
4102	VOLKSWAGEN	ALL OTHER MODELS
4201	VOLVO	240 SERIES
4202	VOLVO	440 SERIES
4203	VOLVO	740 SERIES
4204	VOLVO	760 SERIES
4205	VOLVO	850 SERIES
4206	VOLVO	940 SERIES
4207	VOLVO	ALL OTHER MODELS

RWD = REAR-WHEEL DRIVE
FWD = FRONT-WHEEL DRIVE
4WD = FOUR-WHEEL DRIVE
4WS = FOUR-WHEEL STEERING
4 CYL = FOUR-CYLINDER
6 CYL = SIX-CYLINDER
3D = 3-DOOR 4D = 4-DOOR

Car reliability survey instructions

Thank you for helping us with this survey.

- You can report on one or two cars that you or your family drive. If you have more than two cars, report on the two newest ones.
- Don't include cars bought after September 1, 1995, because we need a full year's use to report on. Also don't report on cars that were made before 1987. (The reliability of cars of this age can depend a lot on how they have been driven and maintained rather than on the brand and model.)
- Tick the box opposite the appropriate answer or fill in the box.
- Remember we need to get your survey back by **October 18, 1996**.
- If you have already received the survey in the mail and completed it, please don't complete an additional one from this magazine copy.

About your car

	CAR 1	CAR 2
1. What is the make and model of your car? *(See model codes on opposite page, eg Daihatsu Charade = 1602)*	☐☐☐☐	☐☐☐☐
2. What is the year and month of manufacture of your car? *(This information can be found on the compliance plate, which is commonly found either under the bonnet on the firewall between the engine and passenger compartments, or on one of the door pillars. Without this information we can't use your survey.)*		
a) Year of manufacture	19☐☐	19☐☐
b) Month of manufacture *(eg January = 01)*	☐☐	☐☐
3. Is your car's gearbox: Manual	☐1	☐1
Automatic	☐2	☐2
4. Does your car have:		
Air conditioning? Yes	☐1	☐1
No	☐0	☐0
A computerised engine management system? Yes	☐1	☐1
No	☐0	☐0
Don't know	☐2	☐2
Cruise control? Yes	☐1	☐1
No	☐0	☐0
Don't know	☐2	☐2

5. What is your current odometer reading in km?

Car 1 ☐☐☐☐☐ **Car 2** ☐☐☐☐☐

6. Approximately how many kilometres have you travelled in the last 12 months?

Car 1 ☐☐☐☐☐ **Car 2** ☐☐☐☐☐

About your car continued

	CAR 1	CAR 2
7. Is your car: owned/being paid off	☐1	☐1
a fleet/leased car	☐2	☐2
8. Who usually services your car?		
self/friend	☐1	☐1
garage	☐2	☐2
authorised dealer	☐3	☐3
9. How many times was your car serviced in the last year?	☐☐	☐☐

Breakdowns

Breakdowns are when your car can't be driven at all or can't be driven safely. Please don't report on the times that your car was unavailable because of **accidents, regular servicing** or **vandalism**.

If your car hasn't had a breakdown just put a '0' in the appropriate box.

	CAR 1	CAR 2
10. How many times did your car break down in the last year?	☐☐	☐☐
11. How many times was your car unavailable for use for at least a day because of repairs?	☐☐	☐☐

Problems

Please don't report on problems that were caused by accidents or vandalism. If the problem was so bad that the car couldn't be driven safely or it would have received a defect notice, also tick the 'Unusable' box.

12. How many times has your car suffered from each of the following problems in the last year? If not at all, just write 0.

	CAR 1		CAR 2	
	Number	Unusable	Number	Unusable
Air conditioning *(compressor, expansion valves, leaks, fans etc)*		☐1		☐1
Body exterior *(paint, glass, mirrors, locks (including central locking), leaks, rattles etc – not rust)*		☐1		☐1
Brakes *(faults, noises, master cylinders, discs and drums, handbrake etc)*		☐1		☐1
Clutch *(lining, pressure plates, linkages, cylinders etc)*		☐1		☐1
Computerised engine management system *(lack of power, stalling etc)*		☐1		☐1
Cruise control *(unstable speed, cut-outs etc)*		☐1		☐1
Driveline *(driveshaft, universal joints, differential, wheel bearings etc)*		☐1		☐1
Engine (mechanical) *(pistons, rings, cylinders, engine bearings, cams, valves etc)*		☐1		☐1
Engine (cooling) *(radiator, water pump, fan, hoses etc)*		☐1		☐1
Exhaust system *(manifold, muffler, catalytic converter etc)*		☐1		☐1
(Was the problem rust)	Yes	☐1	Yes	☐1
Ignition system *(distributor, leads, points, coil, timing etc)*		☐1		☐1
Interior *(seats, trims, seatbelts, dashboard, carpets etc)*		☐1		☐1
Other electrics *(lights, radio, wiper motors, electric windows etc)*		☐1		☐1
Rust *(other than on exhaust system)*		☐1		☐1
Steering *(including power steering, linkage, wheel alignment etc)*		☐1		☐1
Suspension *(springs, torsion bars, shock absorbers, struts, brushings etc)*		☐1		☐1
Transmission/gearbox *(gear selection linkage, torque converter etc)*		☐1		☐1

Buying the same car again

	CAR 1	CAR 2
13. Would you buy the same MAKE of car again? *(eg Holden, Ford, Subaru)*	Yes ☐1 No ☐0	Yes ☐1 No ☐0
14. Would you buy the same MODEL of car again? *(eg Commodore, Laser, Liberty)*	Yes ☐1 No ☐0	Yes ☐1 No ☐0

Background information

To help us use the results please fill in a few details about yourself and your household. Answer the questions for the usual driver of each car. All information is strictly confidential.

	CAR 1	CAR 2
15. What sex are you? Male	☐1	☐1
Female	☐2	☐2
16. In which of the following age groups do you fall?		
Less than 25 years	☐1	☐1
25–34	☐2	☐2
35–44	☐3	☐3
45–54	☐4	☐4
55–64	☐5	☐5
65 and over	☐6	☐6
17. What is the highest level of education that you have completed?		
Primary/secondary school	☐1	☐1
Trade qualification	☐2	☐2
Diploma or degree	☐3	☐3
18. Into which of the following income categories does your gross income fall?		
$0–20 000 per year	☐1	☐1
$20 001–40 000 per year	☐2	☐2
$40 001–60 000 per year	☐3	☐3
$60 001–80 000 per year	☐4	☐4
$80 001–100 000 per year	☐5	☐5
Over $100 000 per year	☐6	☐6
19. How would you describe the area in which you live?		
inner city	☐1	☐1
suburb of city	☐2	☐2
large country town	☐3	☐3
small country town	☐4	☐4
isolated	☐5	☐5

20. What is your postcode? ☐☐☐

Letters

HOLIDAY HEALTH HAZARD

In CHOICE, December 1995, in the article *How to have a healthy holiday*, you advise consumers only to eat fruit you can peel yourself.

This advice takes no account of a common practice of roadside vendors. When their produce (especially melons) starts to look a bit tired, wrinkled and dehydrated, some vendors prick the fruit several hundred times with a darning needle and place it in the roadside ditch (which also frequently serves as the local sewer).

After a day or so the fruit rehydrates and looks fresh and appetising again, but it is about as safe as a puff adder. The puncture marks can only be seen by careful examination with a magnifying lens. Travellers would be better advised not to regard the appearance of intact skin on fruit as a guarantee against contamination.

Dr R A Godfrey-Smith
Launceston, Tasmania

ANTIBIOTICS USE

The July 1996 issue of CHOICE contained a lot of useful information on health topics. I was, however, irritated by the suggestion that you *need* antibiotics if you have greenish or yellow mucus from a secondary bacterial infection (*Do I need a doctor?*, page 11).

In general practice I am pressured by patients to prescribe antibiotics. Consumers of health services need to realise two things. First, most untreated secondary bacterial infections are mild and self-limited. Second, no medication should be taken unless the likely benefits justify the risks. Antibiotics can cure infections, but they can also cause serious illness and death.

Green or yellow mucus from the nose or chest simply suggests that antibiotics *might* be helpful. Whether antibiotics are actually warranted involves consideration of many other symptoms (such as sinus pain or tenderness, malaise, fever, shortness of breath, chest pain), interpreted in the context of an individual's medical history and physical examination.

By all means, go and see a doctor when greenish or yellow mucus is present. Please don't complain, however, if you aren't prescribed the antibiotics that CHOICE said you needed.

Dr Andrew Gunn
Moore Street Medical Centre
Acacia Ridge, Qld

Fruit may not be the best choice when travelling in developing countries.

DOCTORS' FEES

Having been an avid reader of (and subscriber to) your magazine, it was with some disappointment that I read your article on medical fees and what to do about them (CHOICE, March 1996).

I would like to remind you that the 'Schedule fee' is an arbitrary figure, set by the Federal Government, which bears little relationship to the true cost of the medical service provided.

Second, as a result of the publicity about 'free medical care', most patients expect to pay only 85% of this arbitrary figure — in many cases this is equivalent to less than 65% of the doctor's actual fee. I am not aware of any other group in the community which is asked to discount its fees and charges by 35% — try telling a butcher or baker that you like the merchandise but you don't agree with the price and therefore will only pay them what you think the item is worth.

Finally, it is wrong to encourage patients to steal — you suggest that they may refuse to pay the bill after they have been treated, even if they are happy with the 'service' they received. Contrary to the belief of some people, most doctors work extremely hard, and on an hourly basis are rewarded less handsomely than a plumber or other tradesperson.

Dr S Lawrence
Castle Hill, NSW

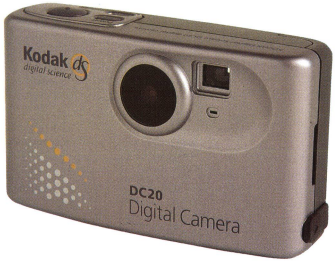
Our article did not suggest people should refuse to pay their doctors' bills, nor that they should never pay more than the Schedule fee for a medical service. We did, however, advise consumers to find out in advance approximately how much their doctor will charge for performing a particular procedure.

If you know in advance what your doctor charges above the Schedule fee and you're prepared to pay that, there's no problem. But some consumer action is called for if the bill is unexpectedly much higher than the amount previously discussed.

We did not advocate refusal to pay the bill. Rather, we suggested consumers follow the advice of the Consumers' Health Forum — if this happens you should immediately send off a cheque equal to the Schedule fee for the procedure (so ensuring there is no delay in the doctor getting paid at least the Schedule fee) together with an explanatory letter asking the reason for the high fee and whether there has been an error. ❑

We welcome your letters and find them very valuable in our research but unfortunately don't have the resources to answer each one personally. Please include a daytime phone number so we can contact you to discuss the issue you've raised if necessary.
Write to: CHOICE, 57 Carrington Road, Marrickville 2204.

Kodak has produced an affordable digital camera that takes photos you can view — and manipulate — on your computer screen. Is it time to throw away your old camera?



A camera without film

PROBABLY THE FIRST AFFORDABLE DIGITAL camera is the **KODAK Digital Science DC20**. Digital cameras don't use film — the images are captured electronically when you press the shutter button, and are stored in the camera until you 'download' them to your computer. You can then delete the images in the camera and take some more.

If you photograph yourself and friends you can do this to your own faces, not just the Mona Lisa's.

One drawback is that the camera can only store 16 images (or eight in high resolution) before you have to transfer them to your computer, which may be a serious limitation in some circumstances.

You can store the images on computer for as long as you like and make copies without losing any quality. You can also e-mail them anywhere in the world and, if you're designing a World Wide Web page for yourself or your company, say, you can add them to that. You can also print the 'photos' using a colour printer.

Perhaps the most entertaining thing you can do is use the software that comes with the camera to manipulate the images — see *Playing around*, right.

DON'T THROW AWAY YOUR OLD CAMERA

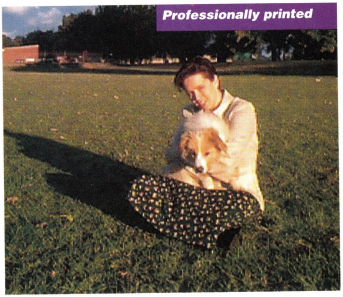
For most people, though, it's too early to throw out your old camera. While the images the **KODAK** digital camera takes are fine when viewed on your computer screen, they just don't give you a decent print. The prints on the right — taken with the camera set to high resolution — will give you an idea whether you'd be happy with the quality you'd get.

The **DC20** operates at 800 or 1600 ISO, which is more light-sensitive than the film most people use in a normal camera. Most amateurs would use 100 to 400 ISO film, which you'd expect to give sharper results than 800 or 1600, but even so we think most people would expect better prints than the **DC20** provides.

We gave the camera's print quality the best chance we could: we bought a packet of Kodak Inkjet Snapshot paper, which is designed to be used in colour inkjet printers and costs $13 for 36 sheets (105 x 152 mm, or 4" x 6"), and used a Hewlett Packard Deskjet 660C colour inkjet printer, which was the top performer in our last CHOICE test (October 1995).

Even so, after a good deal of time and experimentation, the print shown at the top right of page 29 is the best we could manage. The one below it was the result when professionally printed (which is relatively expensive).

Images from the DC20 look OK when viewed on-screen (above), but leave a lot to be desired when printed on an inkjet printer (above right). Professionally printed (right) they're better, but still not up to what you'd expect from film.



PLAYING AROUND

The prints might be acceptable for use in a newsletter, but where the KODAK Digital Science DC20 really comes into its own is when its images are used with the software provided on CD-ROM with the camera.

Three packages are provided:

■ *PhotoEnhancer Special 'Fun Edition'* is the software you use to transfer the images from camera to computer, and it lets you save them in a number of formats. It also controls the camera's resolution and allows you to manipulate and delete images.

■ *Slides and Sound* lets you arrange the images from the DC20 into a slide show with text overlaid and music in the background. While it works well, it's limited because you can't import images from anywhere but the camera.

■ The most entertaining of the software is *Kai's Power Goo*. It allows you to bend, shape and resize parts of images so that you can, for example, change the shape or expression of faces — see left for an example. You can also save a series of images as an animation.

■ Not supplied with the camera but downloadable free of charge from Kodak's WWW site is *Kodak Digital Science Picture Postcard*. It lets you e-mail an image from the camera with preformatted text that resembles a postcard. Unfortunately versions for all e-mail software aren't yet available. The WWW address is http://www.kodak.com/daiHome/postcard/picturePostcard.shtml

OUR VERDICT

If you're after good-quality prints, the KODAK Digital Science DC20 isn't a good choice — stick with your regular camera. But if you're interested in the possibilities of manipulating your photos on computer or getting them on the Net, the DC20 could be a good investment. ❑

IN BRIEF

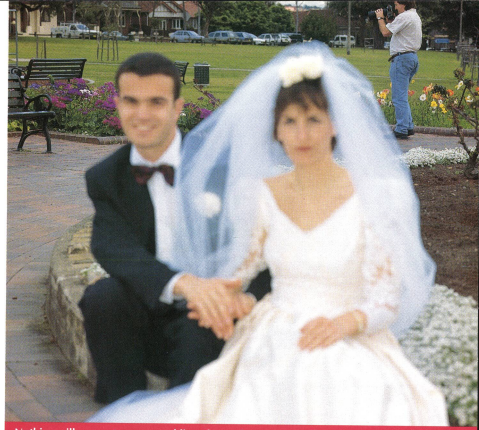
The camera: Kodak Digital Science DC20.
Price: $560.
Minimum computer requirements: A PC with Windows 95, or a Mac with at least a 68020 processor and System 7.1 or later.
Comes with: CD-ROM containing software; lithium battery; two serial cables (one for Macs and one for PCs); instructions and some quick-start guides.

Good points
■ Small size and weight, and it's quiet, which is good for impromptu shots.
■ Comes with useful and entertaining software.

Bad points
■ Can't produce prints of the same quality as film.
■ Can only take 16 images (or eight in high resolution) before you have to transfer them to your computer.

Lights, cameras, action!

When it comes to wedding photos and videos, there's no getting it right the second time. But how do you find quality ***and*** *value for money?*



Nothing will *guarantee* your wedding photos don't turn out like this, but the advice in this article should give you a better chance of success.

THE WEDDING DAY IS OVER before you know it, and you're looking forward to reliving it all through your photos and video. But will they be as good as you imagined? There are questions you can ask and signs to look for that will increase the likelihood of getting good results.

FINDING A PHOTOGRAPHER OR VIDEOGRAPHER

Recommendations from friends are always a good place to start, but if you have no names to ring, look in the Yellow Pages under 'Photographers' or 'Video production', or look at advertisements in wedding magazines.

Start by ringing half a dozen photographers or videographers for quotes. This will give you an idea of what's included, what's extra and whether you can afford what you want.

Ask them what qualifications they have, whether they specialise in filming or photographing weddings, and if they belong to a professional association.

The Australian Institute of Professional Photography and the Wedding Electronic Media Producers Association are examples of professional associations which have particular standards and criteria that must be met before a photographer or videographer can join. If a photographer you're interested in belongs to an association, phone it to ask what standards it sets for its members — some will be much stricter than others.

Of course, none of this guarantees a photographer's or videographer's work at your wedding, but it's a start.

LOOK AT SOME PHOTOS

The only way to find out whether you might like a photographer's work is to see it. Qualifications, such as a certificate or associate diploma, generally indicate that the person should have the technical skills needed for taking photos. This doesn't necessarily mean they have a flair for taking wedding photos, or that you'll like what they do.

Arrange to look at the work of several photographers, to compare styles, ability and costs. This is a time-consuming process, so you'll need to make an appointment, rather than expect to walk in off the street. On arrival:

- Ask if the work you're viewing is by the photographer who will be at your wedding. If it's not, or there's likely to be more than one photographer, ask to meet them, check their qualifications, see samples of their work and ascertain if you feel comfortable around them.
- Ask to see work from one wedding, rather than samples from several — this way you can see if the quality of the whole is good, not just a photo here and there.
- Do you like the style of the work? Are the colours and print quality good? Can the photographer do both formal and informal shots if required?
- Does the photographer seem interested in your ideas for the wedding photos? If you have a list of photos you definitely want taken, are they prepared to follow it?
- Will the photographer use both a large-format and a 35 mm camera? Large-format cameras use film with bigger frames and are recommended for formal shots. A 35 mm camera is best for more candid photos.
- Having spent time with the photographer, decide whether you feel comfortable with him or her.

DON'T LEAVE IT TOO LATE

It's a good idea to book the photographer well in advance — even a year before the wedding, as many get booked out early, especially on popular days for weddings, such as Saturday. Confirm the booking again closer to the date and give him or her a timetable of the day's events so enough time can be allowed to take the required photos.

Incidentally, if you have approached a reception centre that offers a complete

package (venue, food, waiters, music, photography, etc), you should still ask to meet the photographer and see their work. If you choose not to use the centre's photographer, you may be able to negotiate the contract and the overall price so you can use the photographer of your choice.

VIEWING VIDEOS

Again, arrange to see the work of at least three videographers.

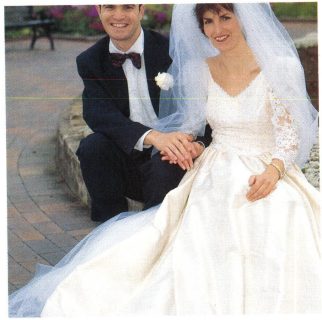
■ Ask them what type of equipment and film they use. A video filmed on Professional S or Professional Hi8 is probably the best, while Amateur Super VHS and Hi8 will also produce acceptable results. VHS or Video 8 should be the least favoured by professional videographers.

Two other formats not as suitable for weddings are U-Matic (because the equipment for it is bulky) and SP Betacam (because it comes in 20 to 30-minute tapes and needs to be changed often — risky during the ceremony or speeches).

■ Give the videographer a timetable of the day's events so they can plan how much tape they need and when to change tapes. This will help prevent them missing important moments.

■ Ask how much experience they've had filming weddings. Will your video be filmed and edited by the person? If someone else will be involved, make sure you view their work too and have the opportunity to talk to them too.

■ Is the videographer interested in what you want in the video? Will you be able to see the master tape to decide what should be cut? Are special effects such as slow motion, strobing and heightened contrast included if you want them? Can your favourite music be included during the editing, or is your selection limited? Can you choose your front and end titles? If you want them, can still photos be included (such as childhood snaps of the couple)?



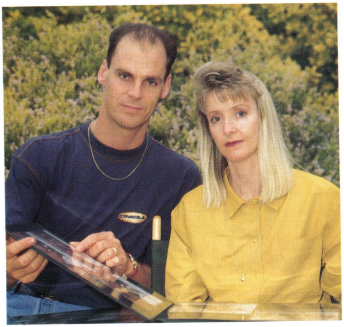
■ Is there a restriction on how long he or she will be filming? How long will the final video be?

■ When watching the sample video, observe the picture quality, the colour, the sound, whether the film is consistently in focus, the editing, the special effects and the angles used. Is this the style of video you'd like of your wedding?

WEDDING DAY NIGHTMARE

Despite taking great care in choosing their photographer and videographer, Julie and Graeme Atchison of Oatlands, NSW, were very unhappy with the final results.

In short, one of the photographers turned out to be the company's receptionist and had no formal training, and the videographer's equipment failed, resulting in no sound at essential moments.



When planning their wedding, Julie and Graeme called eight photographers and went in person to see the work of five, finally narrowing it down to one studio which claimed expertise at photographing receptions. As part of the $1995 package, two photographers were to be at the wedding. Julie met one of them, asked about qualifications and saw samples of their work. But she didn't see the work of the second photographer, and neither was named in the contract.

The big day arrived and all seemed to go well until the reception, at which point one photographer left (the qualified one) and the other announced, to Julie and Graeme's amazement, that she would be outside if they needed her.

On three occasions they had to call her in to take photos. "She was extremely unprofessional and had no idea about lighting or what sort of photos to take," a disillusioned Julie said.

Their upset was compounded when they realised the videographer's sound system had failed during their wedding vows.

Their $635 budget video ended up costing them three hours in time redubbing their vows onto a tape three weeks after the wedding. It then cost them another $100 to have the church singers retape the music they sang on the day. Julie and Graeme went back six times to fix up mistakes on the tape, which took three months altogether after the wedding to complete. To top it off, the videographer broke the frame of their engagement photo and refused to replace it.

"It's very sad to find that your trust was badly misplaced, and that once you have paid your money the idea of service goes out the window," Julie said.

■ Does the lighting seem intrusive — are people squinting, for example? Ask how much lighting equipment would be used, and try to assess whether it would be acceptable or in the way.

■ Do you feel comfortable with the videographer — it's important to have some rapport.

WHAT'S IN THE PACKAGE?

Wedding photos can cost anything from several hundred dollars to several thousand — depending on the package you want and which photographer you go to.

The most common form of charge is an overall package that covers time spent and locations attended, and a particular number of prints. However, some charge an attendance fee and then extra for the photos and album. Others charge an hourly fee, though usually for shorter events.

Most packages we looked at included photos at the bride's home, the ceremony, post-ceremony shots (in a park, for example) and the beginning of the reception. Many charged extra to stay until the end of the reception, and some also ask to be provided with a meal. Some also charged extra for such things as post-ceremony photos of the newly married couple, or going to the groom's home before the wedding.

And while you might expect the proofs and the wedding album to be included in the package, many charged an extra fee for the album itself (the fancier albums can cost between $200 and $400 extra). Some charged by the page including the photos (around $50 or upwards per page), then an extra fee for the album cover.

In some cases you don't get to keep the proofs, unless you negotiate an extra fee (proofs are the original photos — often smaller than standard photos — from which you choose the prints to go into your main album, and from which family and friends can choose the copies they would like).

Be sure to define what is meant by 'proofs' when discussing the cost. Are they black and white or colour? How large are they? The best deal is to receive all (or a specified number, such as 250) of the photos taken as normal-sized prints, numbered and presented in a simple album or holder. These are better than small proofs because it's easier to see what's happening in each photo and, if part of the deal is that you keep them, you have in effect a second wedding album that is a full record of the big day.

CONSUMER CONTACTS

■ **ACT:** Consumer Affairs Bureau: (06) 207 0400; Small Claims Court: (06) 217 4272.

■ **NSW:** Department of Fair Trading: (02) 9286 0006; Consumer Claims Tribunal: (02) 9895 2070.

■ **NT:** Consumer Affairs and Fair Trading: (08) 8999 5184; Small Claims Court: (08) 8999 6298.

■ **Queensland:** Consumer Affairs Bureau: (07) 3246 1500; Small Claims Tribunal: (07) 3227 4578.

■ **SA:** Office of Consumer and Business Affairs: (08) 8204 9700; Small Claims Court: (08) 8226 1777.

■ **Tasmania:** Consumer Affairs Council: (03) 6233 4567.

■ **Victoria:** Office of Fair Trading and Business Affairs: (03) 9627 6000; Small Claims Tribunal: (03) 9628 9830.

■ **WA:** Ministry of Fair Trading: (09) 222 0666.

HOW MUCH WILL IT COST?

The following is an indication of common photographic packages available and how much they cost on average (not including extra locations):

■ 100 prints, 5" x 7 (12.5 cm x 17.5 cm), not in an album: $520 to $625. Average: $565.

■ 150 prints, 5" x 7" in a ring-bound album: $520 to $1250. Average: $845.

■ 150 proofs in a ring-bound album plus a 10-page album with both 8" x 10" (20 cm x 25 cm) and 5" x 7" prints: $1125 to $1595 (using a standard album); $1050 to $1720 (for a deluxe album, such as fake suede); $1500 to $1910 (for a leather album). Average: $1300.

■ 150 proofs in a ring-bound album and a 20-page deluxe album with both 8" x 10" and 5" x 7" prints: $2400 to $3000. Average: $2600.

SIGNING THE CONTRACT

The contract should detail everything that the overall price includes, and any charges for extras, including the cost of extra prints for family and friends. Don't be afraid to ask questions — remember, all contracts are negotiable before they're signed. The following are the types of question you should be asking:

■ Exactly what does the price include? Is there a minimum charge or order? Are you expected to pay for incidentals, such as a meal or transport for the photographer? (It's normal practice to pay for a meal if the photographer is covering the entire function, from pre-ceremony shots to the end of the reception.)

■ How many venues/locations will the

PICTURE PERFECT

Judith and Timothy Shannon of Brooms Head, NSW, were very pleased with the price and outcome of their wedding photography package.

For $520 they received 240 proofs presented in a spiral-bound album, and 50 photos of varying sizes in a velvet-covered wedding album. The proofs were half the size of an ordinary photo, but Judith said they were still large enough to see what the photo was about.

The photographer was present throughout the wedding, from pre-ceremony shots at the bride's home to the end of the reception, at no extra cost.

"The photographer was very professional and courteous. He knew what photos were needed and was happy to take any others we wanted. He was never in the way — in fact, we hardly even knew he was there," Judith said.

After the couple had selected the 50 photos for the album from the proofs, the studio boss helped them arrange the layout of the final album. "He knew exactly what he was doing and made very helpful suggestions," Judith said.

"The service was very prompt and the extra photos purchased by family and friends were of excellent quality and reasonably priced," she said.

photographer attend for the overall price (the bride's home, the ceremony, etc)? What would be considered extras?

- Does the photographer attend the whole reception or only part?
- Are the proofs included in the cost? Are they colour or black and white? What size are they? Do they come in an album? Do you get to keep them?
- How many rolls of film will be taken on the day? How many prints are included in the price? How many enlargements are included and what sizes are offered?
- Is the wedding album included? What type is it? Does the studio mount the photos in the album or are you expected to?
- Who will photograph the wedding? Make sure the photographer whose work you saw and liked is the same person who is named in the contract.
- What styles of print will be used (for example, colour, black and white, sepia)?
- Who owns the copyright and the negatives? (See right for more on this subject.)
- How much is the deposit (usually a third to a half of the total price) and when is the balance paid (preferably after you've inspected the photos)?
- How soon after the wedding will the final package be ready?
- How much are extra prints?

VIDEO COSTS AND CONTRACTS

Wedding videos can cost anything from around $400 to $2000 and more.

The questions you asked when viewing the sample video (see *Viewing videos* on page 31) are the same as you should be considering in the contract.

Also ask how many cameras will be used on the wedding day (some companies use two for more coverage), and how many copies of the video will be included in the overall price. Does the quote include filming on the day, editing and copies of the video?

PACKAGE DEALS

Some companies offer wedding video and photography packages, where the same studio provides both services. However, if you're not impressed with the sample work of one half of the team, you may be better off looking elsewhere or hiring separate operators, even if it costs more.

WHAT IF YOU'RE NOT HAPPY?

If something goes wrong (such as equipment failure) and the contract is not fulfilled, or you feel the photographer or videographer you commissioned was incompetent, you can refuse to accept the photos or video and demand a refund.

You might also want to seek some compensation — you'll never have your wedding day again.

Naturally, there may be a dispute over this and you could end up having to approach your state Consumer Claims Tribunal or Department of Fair Trading or Consumer Affairs (see *Consumer contacts*, opposite), who may be able to mediate between you and the photographer/videographer or, if necessary, make a ruling through the tribunal or court. ❑

WHO OWNS THE COPYRIGHT AND THE NEGATIVES?

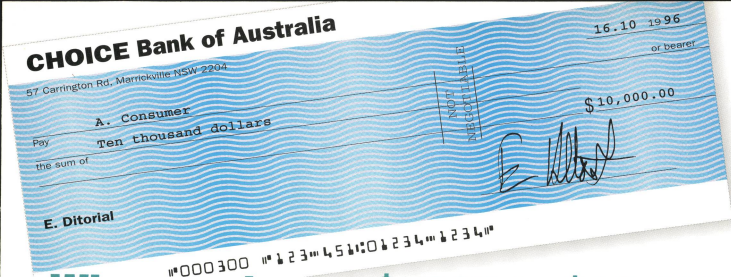
When it comes to wedding photography and videography the rule for **copyright** is simple: whoever commissions the photographer or videographer is the one who owns the copyright. This essentially means you have the right to reproduce the photos or video as many times as you please. The photographer or videographer can only own the copyright if it was negotiated as part of the overall contract.

However, owning the copyright doesn't necessarily mean you also own the **negatives** or the **master video tape**.

In this case, whoever buys the film or tape owns it. This means if the photographer or videographer provides it — which they usually do — it is theirs to sell if they choose to. But if they bill you for the film or tape, you own it — and therefore the negatives and master tape.

Many photographers won't sell their negatives, as they make money from reproductions. However, some will include them as part of the wedding photography package, while others will sell them a few years after the event. If you really want the photo negatives — so you can get extra copies made cheaply — shop around for someone who will include them as part of the contract.

Nowadays, though, you don't necessarily need the negatives or master tape to make copies. If you have two video recorders you can copy a tape, although you'll lose some quality. Photos can also be copied — again with some loss of quality — which may be cheaper than paying for the negatives.



Where to invest $5000 to $10,000

If you had $5000 to $10,000 to invest, what would you do with it? A European holiday or a part share of a racehorse might be likely contenders for some people, but if you'd like to invest it and see it grow, where you should put it depends on your personal objectives.

IN THIS ARTICLE:

- Deciding what you want to achieve with your investments: setting your investment strategy.
- Your investment options.
- Using advice from the experts.

FOR THIS ARTICLE we got advice for three couples representative of different stages in life, each with different needs and investment objectives and each with a lump sum of $10,000 to invest. The general advice would also work for a smaller amount such as $5000.

The first step when choosing where to invest your money is to decide on your goals — use our three couples (on pages 38 and 39) to see what the influencing factors are. Knowing where you want to get to will help you assess your options.

YOUR FINANCIAL REQUIREMENTS

Before you think about other investments, you need to make sure you and your family are adequately provided for. You need to have made appropriate provision for emergencies, for your home, and for your old age:

- **Emergency fund.** Everybody should have some money they can get at quickly in the event of an emergency. Assess how much it needs to be based on your circumstances. You should keep your emergency fund in a bank, building society or credit union account where you can get hold of it whenever you need it.
- **Insurance.** You may need life insurance if there's anyone who depends on you either in money terms or for the services you provide. You should also look at income protection insurance — to replace your own or your partner's income should you be unable to work for an extended time due to ill-health.
- **Your home.** Buying your own home gives you somewhere to live, and in the past has generally proved to be a good investment — especially in the longer term.
- **Your super.** The earlier you start to provide for your future, the longer your money will have to grow. If you work for an employer they're likely to be contributing under the Super Guarantee scheme, but you should do the sums to work out if it's enough — see *The basics of super*, CHOICE, April 1996.

SETTING YOUR INVESTMENT STRATEGY

WHAT DO YOU WANT?

If your $5000 to $10,000 is still intact after making these basic provisions, ask yourself what you want out of investing it: a lump sum in the shorter term for a holiday or home deposit, extra income in the coming years to help with school fees, more money when you retire?

Your targets are likely to change over the years — they'll depend on your age and family circumstances, for example. The three couples on pages 38 and 39 give examples of changing objectives and some strategies for meeting them.

THE RISKS YOU TAKE

So what do you want from your investment? The quick answer is probably, "The highest return I can get." Sadly there may be a price to pay for the potential of a high return. In general, you trade off safety for potentially higher profits. Intelligent investment is about choosing the right mixture of risk and return for you.

Putting the money in a bank or credit union means it's usually very safe, but the only return you'll get is in the form of interest — often not very high.

Keeping ahead of inflation

Your taxable income ($)	Your marginal tax rate (%)	Before-tax return you need to keep up with inflation at: 3%	4%	5%	6%
0 to 5400 *(A)*	0	3%	4%	5%	6%
5401 to 20,700	20	3.8%	5.0%	6.3%	7.5%
20,701 to 38,000	34	4.5%	6.1%	7.6%	9.1%
38,001 to 50,000	43	5.3%	7.0%	8.8%	10.5%
Over 50,000	47	5.7%	7.5%	9.4%	11.3%

(A) From January 1997 the tax-free threshold may be higher if you have dependent children.

Table 1. This is the level of return your investment should be giving you in order to keep up with inflation, depending on the level of inflation at the time. You also need to allow for the Medicare levy.

At the other extreme, you could choose to invest in a small mining company; the shares might grow to be worth many times the amount you originally invested, but on the other hand the company could fail and you could lose it all.

If you need an income now from your investment, think very carefully before you put your money at risk, but if you're looking for longer-term growth you could consider taking some risk — if anything goes wrong there might be time to recover the losses. With shares, for example, if prices fell but you didn't need the cash immediately, you would be able to wait in the hope that prices would rise again, instead of having to sell them and make a loss.

In general, an investment with the potential for the highest return is also the one likely to put you at the most risk that your money could go backwards instead of forwards; this is the **investment risk**. But with lower risks your return might not keep pace with inflation (see below).

However, risks aren't just about losing the capital value of your money while it's invested. You also need to consider:

■ **Access risk**

If you tie up your money and then need it back quickly, it can cost you money to get at it. Some investments (such as shares) may only produce profits if you sell at a particular time, and that may not be exactly when you need your money.

■ **Inflation risk**

Inflation risk is the chance your investment won't at least keep pace with inflation. Unless you earn more interest than the amount you're losing in inflation, your money is losing value. **Table 1** above shows the amount of interest (before tax) your investment needs to earn for you to break even, depending on the inflation rate. For example, if you have a taxable income of $45,000, your investment currently needs to earn at least 5.3% for your money to keep pace with the present inflation rate of 3%.

■ **Expenses risk**

Although not technically a 'risk', don't underestimate the effect on your investment of fees and commissions.

For many people the best 'investment' they can make is to pay off their home loan. It reduces your outgoings, and offers you a tax-free return when you sell your home (you generally won't pay tax on any profit you make on it).

INVESTMENT OPTIONS

Here we take a look at the main investment options for $10,000 picked out by the investment advisers we approached.

TERM DEPOSITS AND BONDS

If you have the sort of money we're talking about in this article in an everyday transaction account, it's likely you'll get a better return if you move it. Banks, building societies and credit unions all have a range of **savings accounts**. These vary from accounts giving you instant access to your money to those which tie it up for a fixed amount of time (**term deposits**), and those which require notice of withdrawals (30 or 90 days, say).

Savings accounts pay interest on the money invested, and may offer a range of 'features', which can include receiving regular income payments of the interest or having it added to your investment. Some have the option of withdrawing part of your investment even if it's tied up in a long-term deposit. In general, the longer you're prepared to lose access to your money, the higher the interest rate you'll earn.

How long you should tie up your money becomes a key question, both because you might need it back before you expect to, and because interest rates may well change. If they rise you're likely to lose out by having your money tied up — higher rates will be available for new investors. On the other hand, if interest rates fall, you'll want your money invested at the higher rate for as long as possible.

For many people without a crystal ball, a suitable compromise would be to choose a one-year term — even though, as you can see from **Table 2** overleaf, the extra interest available for longer terms seems attractive.

When doing your sums it's important to get the interest rates in perspective — an extra 0.25% interest rate will pay only an additional $25 per year on a $10,000 investment (perhaps just $14 after paying income tax at 43%).

Bonds are issued by the Treasury and a range of banking and other institutions. They are, in effect, transferrable term deposits with a fixed interest rate and a fixed maturity date. They pay out the interest, and pay you back the original investment at the end of the fixed term.

You can sell the bond, and the person who buys it becomes entitled to the interest and the original amount in-

Term deposit interest rates

Term	Typical interest rate (%)*
3 months	5.4 to 6.75
6 months	6 to 7
1 year	6.4 to 7.4
3 years	6.9 to 7.75
5 years	7 to 7.8

* Before-tax rates for a $5000 investment with banks, building societies and credit unions. Correct at August 16, 1996. Source: Cannex.

Table 2.

vested. If you sell it, the price will depend on current interest rates — if interest rates have gone up, the market value of a bond with the original lower interest rate will fall, for example, and so selling before the maturity date could result in getting less back than you paid.

Tax on term deposits and bonds

You have to pay income tax on any interest earned. It's payable for the tax year it's added to the account, not when you withdraw the money. But there's no capital gains tax, because interest counts as income, not a capital gain.

Which term deposit or bond?

You'll find information about some of the interest rates on offer for term deposits and bonds in newspapers (for example, Friday's *Australian Financial Review* lists the best rates). It's also worth checking what's on offer from your local credit unions and building societies — they often offer higher rates than banks.

Consider splitting your money between a number of term deposits or bonds with different maturity dates, to spread the risk of changing interest rates and improve access to your money. To maximise your return if your money's invested in a term deposit, check the rates again at the end of the term and transfer the money if you find better ones, rather than simply rolling it over automatically into a new term deposit with the same institution.

Risk ratings for term deposits and bonds

■ **Investment risk:** Very low risk of losing your money.

■ **Access risk:** For term deposits it depends on how long you decide to tie your money up. For bonds, if interest rates rise, you may not get your capital back if you sell.

■ **Inflation risk:** Potentially high: the amount of interest you get after you pay tax on it could be less than inflation.

■ **Expenses risk:** None; there are no fees or charges with term deposits.

UNIT TRUSTS

With these you give your money to an investment manager to invest for you. The manager pools your money with that of other investors, and then invests in shares and other investments. The pool of money in the fund is divided up into units, and each investor owns a number of units. The value of a unit depends on the value of the underlying investments.

Unit trusts offer a range of different types of trust. See Table 3 for how the different types have performed over different time frames. The broad types (with the first five listed from lowest to highest risk) are as follows:

■ **Cash management trusts:** These invest in money-market investments. It's the safest type of unit trust you can get in terms of investment risk.

■ **Fixed-interest trusts:** Fixed-interest investments are usually bonds (see *Term deposits and bonds*, page 35, for details).

■ **Property trusts:** These invest directly in property (such as office buildings and housing developments), or in companies which invest in property.

■ **Australian equity trusts:** These funds invest in Australian shares. This type of investment offers the possibility of high returns, but there is also considerable risk — if the sharemarket takes a dive at the time you need to sell.

■ **International equity trusts:** These invest in overseas shares. They generally have more risk attached than Australian equity funds, because they are also affected by changing exchange rates.

■ Unit trust managers also offer funds which invest across the range of these different underlying investments, often called **balanced** or **diversified funds**.

■ A growing area for unit trusts is in **master trusts**. These are funds which invest in other unit trusts.

Tax on unit trusts

You have to pay tax on the profits from unit trusts (called distributions) even if the money is reinvested in the trust. In some cases you'll have been deemed to have paid some tax already (if the trust invests in shares which have tax credits, called 'franked' shares). You may also have to pay capital gains tax on any profit you make when you sell.

Which unit trust?

You can buy unit trusts through financial planners, discount brokers, many stockbrokers and directly from investment managers. Often there's a commision payable to an adviser or broker if you buy through them; in some cases the commission may be rebated, in which case you're likely to be charged a flat fee for their services instead. There is a wide range of unit trusts available to buy, and the choice is certainly a difficult one to make.

You need to decide how much risk you're prepared to take (see *The risks you take* on page 34 and *Risk ratings for unit trusts*, below, for guidance on the risks involved), and also check:

■ **Investment philosophy:** The prospectus sets out what the investment manager's aims are, and the investments they are allowed to use to achieve them. This gives you an indication of the level of risk the managers will be taking with your money.

■ **Charges:** The only thing which is certain in investment is that one with high charges will have to do better than one with low charges to give you the same overall result.

■ **Past performance:** Many people use past performance to assess a fund. However, it isn't necessarily a good measure to judge *future* performance — a fund which does well one year might do poorly the next.

Risk ratings for unit trusts

■ **Investment risk:** Low to high, depending on the unit trusts you choose — a cash management trust will have risks similar

Investing in shares gives you a fairly high risk of losing your money — but if you do make a profit there's a good chance it will be higher than the return from safer investments.

Unit trusts: Yearly return on your money (%)

	1 year	3 years	5 years	7 years
CASH MANAGEMENT TRUSTS				
Maximum return	7.4	6.1	6.1	8.5
Average return	6.6	5.4	5.8	8.3
Minimum return	5.4	4.2	5.6	8.1
FIXED-INTEREST TRUSTS				
Maximum return	8.8	6.5	11.7	13.4
Average return	6.8	5.0	9.6	12.2
Minimum return	4.1	3.6	7.3	11.0
UNLISTED PROPERTY TRUSTS				
Maximum return	44.4	20.2	9.6	11.1
Average return	3.6	3.0	0.2	-1.8
Minimum return	-23.9	-6.8	-6.8	-10.9
AUSTRALIAN EQUITY TRUSTS				
Maximum return	75.6	26.4	36.7	26.0
Average return	20.1	13.2	13.7	11.8
Minimum return	5.8	7.2	8.0	6.0
INTERNATIONAL EQUITY TRUSTS				
Maximum return	17.6	14.5	23.3	21.3
Average return	6.7	7.1	11.7	10.1
Minimum return	-5.7	-1.1	5.7	3.4

Table 3. This table shows the range of annual pre-tax returns you would have got from different types of unit trust over the past seven years (excluding any buying or selling costs). If you'd invested in the best-performing unlisted property trust you'd have had a pre-tax return of 44.4% over the year — but if you'd chosen the worst one, you'd have lost around a quarter of your money.

The startling maximum 75.6% return from an Australian equity unit trust is from one which has had considerable success picking shares in smaller companies which have then grown — even the managers warn of the high-risk nature of this fund. Do note, though, that past performance of funds is no guarantee of what will happen in the future.

Source: FPG Research. Correct at end of June 1996.

to bank deposits, while a unit trust specialising in small overseas companies will be much higher-risk.

■ **Access risk:** Again, it depends on the unit trusts you choose (it may take longer to get your money from a property trust, for example), but you can usually sell your units within a day or so. Unit trusts with a higher investment risk aren't the place to invest if you might need your money back at short notice, when share prices might fall. If you know you need the money back at a certain time, consider selling some time before and putting the money in a deposit account or switching to a lower-risk unit trust so the value can't dive just before you need to sell.

■ **Inflation risk:** Medium to low. Unit trusts investing in shares have a high chance of at least keeping abreast of inflation — but there's no guarantee.

■ **Expenses risk:** Medium to high. Charges come in a number of forms — make sure you know what they are before you invest.

SHARES

The shareholders of a company are its owners, and they share in the profits of the company. Investing directly in shares gives you much more control than you have with a unit trust — because you make the decisions about what your money's invested in.

In most cases you're likely to have to buy shares through a stockbroker — for a small investor their commission can be significant.

Tax on shares

You may have to pay income tax. However, the income from many shares is 'franked', which means the company paid tax and so you're considered to have paid some tax already on the income you receive.

For shares bought after September 19, 1985, profits on the sale are also subject to capital gains tax.

Which shares?

Unless you've got a fortune to invest, don't expect stockbrokers to be hammering on your door to give you advice. In any case, there's no foolproof way of telling which shares are going to flourish and which will drop. You need to follow share movements in the newspapers and learn how the market works. For more information about choosing shares and how the stockmarket works, see CHOICE, September 1995.

Risk ratings for shares

■ **Investment risk:** Medium to high — depending on the shares you choose and also when you invest.

■ **Access risk:** Shares aren't the place to invest if you might need your money back at short notice, when share prices might have fallen. If you know you need the money back at a certain time, consider selling some time before and putting the money in a deposit account.

■ **Inflation risk:** Medium to low. There is a high chance that shares will at least keep abreast of inflation — but no guarantee, particularly if you bought when prices were high.

■ **Expenses risk:** Can be high for buying and selling (around 1.5% to 2.5% in broker commission — the minimum for a small parcel of shares is around $30 to $50, even from a discount broker).

MAKING THE CHOICE

Each of our couples has around $10,000 to invest — some of them also want to add savings to it over time. Our investment advisers' recommendations for the $10,000 are shown for each of the three 'lifestage' scenarios. As you can see from the previous pages, you have to make decisions about the risks you're prepared to take with your money.

STARTING OUT

Personal details: Andrew and Kathy.
A young couple, mid 20s, both employed. Living in rented accommodation.
Financial situation: Earning about $30,000 each, with no significant savings.
Financial requirements already met:
■ Emergency fund.
■ Income protection insurance.
Investment goal for the $10,000:
■ Want to invest it in order to create a lump sum large enough to be a deposit on a home in five years' time. May be able to add $200 a month to the investment.

Our advisers' suggestions

■ **Adviser 1**
$6000 in a range of term deposits or bonds with different maturity dates. $4000 directly invested in shares. Around two years before buying their home, they should consider moving some money from shares to term deposits and bonds.

■ **Adviser 2**
Unit trust with a savings-plan option, which means you can make regular payments into it. They should choose a unit trust which invests in Australian and international shares, property securities, bonds and cash investments (a 'balanced' unit trust), and consider moving money to a fixed-interest unit trust a year before buying their home.

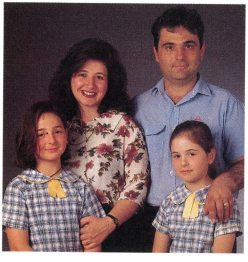
■ **Adviser 3**
A master unit trust with a savings plan, allocating the investment as follows:
— Cash and fixed interest (25%).
— Australian and international property (27%).
— Australian and international shares (48%).

■ **Adviser 4**
Put the $10,000 into a term deposit. When they have $500 worth of savings, invest it in a balanced unit trust with a savings plan and add $200 to it whenever they can.
If they're prepared to take more risk, invest the whole amount in unit trusts.

CHOICE summary

Two of the advisers recommended just unit trusts, one a mixture of unit trusts and a term deposit and one a term deposit and direct investment in shares. All these offer a chance of growth, and it makes sense to reduce the risks in the years close to needing the money back by moving away then from investments that can fall in value.

FAMILY YEARS



Personal details: Maria and Nikko.
A couple in their 30s, two children in public schools.
Financial situation: One full-time income ($45,000), one part-time ($17,000). Current income adequate for needs. Home owners with a mortgage. Few existing savings. Would prefer to invest in something which would allow them access to their money after five years (unless there are good reasons for tying it up for a longer period).
Financial requirements already met:
■ Emergency fund.
■ Income protection insurance.
■ Life insurance.
■ Paying off their home loan.
■ Super.
Investment goals for the $10,000:
■ Medium-term investment — for the children's education and future expenses.

Our advisers' suggestions

■ **Adviser 1**
Half to three-quarters invested in shares, the rest in fixed-interest investments (term deposits and bonds). Current market conditions suggest 60% in shares.

■ **Adviser 2**
Split the investment between two unit trusts, investing in the name of the part-time employed spouse to reduce tax:
— 40% Australian shares unit trust.
— 60% in a unit trust investing in a wider range of investments (Australian and international shares, fixed-interest, cash and property).

■ **Adviser 3**
Invest in a unit trust in the name of the lower income earner, using a master trust allocating the investment as follows:
— Australian shares (45%).
— International shares (55%).

■ **Adviser 4**
$5000 in a term deposit. The other $5000 in relatively safe 'good-quality' shares. If Maria and Nikko are prepared to take more risk, invest more in shares.

CHOICE summary

Two of the advisers suggested unit trusts, the others a mixture of shares and fixed-interest investment. Both these options offer a spread of risk — either by including safer investments or by using unit trusts which invest in a wider range of shares, property and so on.

LATER IN LIFE

Personal details: Chris and Anna.
A couple in their early 50s. Five to eight years till retirement. Children left home.
Financial situation: One full-time income ($45,000), one part-time ($17,000). Current income adequate for needs. Could add to the initial $10,000 investment irregularly in $500 amounts. Outright home owners, have adequate super and other capital invested in term deposits.
Financial requirements already met:
- Emergency fund.
- Income protection insurance.
- Life insurance.
- Serious super provision.

Investment goals for the $10,000:
- Medium and long-term investment — for extras in retirement, but they might be prepared to risk losing some of the $10,000 on the chance of a very high return. So they'd like to consider three investment scenarios: (a) low risk, (b) some risk and (c) high risk "for a flutter" (to pay for a QE2 cruise on retirement).

Our advisers' suggestions

- **Adviser 1**

Low risk: 90% in fixed-interest investments including Treasury bonds, the remaining 10% in shares.
Some risk: 70% in fixed-interest, the remaining 30% in shares.
High risk: 20% in fixed-interest, the remaining 80% in shares — with up to 10% in high-risk companies such as mineral exploration or new ventures. Reassess this closer to retirement, when less risk might be a good idea.

- **Adviser 2**

Invest in the name of the lower income earner.
Low risk: Bonds.
Some risk: 60% in a balanced unit trust, 40% in an Australian shares unit trust.
High risk: Direct investment in four or five small company shares — look at gold, resources/exploration, waste processing, biotechnology, wine, information technology and tourism.

- **Adviser 3**

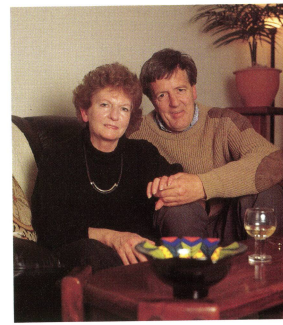
Invest in the name of the part-time employed spouse.
Low risk: Government bond.
Some risk: A unit trust with an even mix of fixed-interest, property and shares.
High risk: Unit trust with 70% international shares and 30% Australian.

- **Adviser 4**

Low risk: Semi-government bonds.
Some risk: Direct investment in shares.
High risk: Direct investment in high-tech shares with the potential for growth over 10 years.

CHOICE summary

For low risk, all the advisers suggested bonds. You should check current interest rates, and if you find similar rates from term deposits and can be sure you won't need the money back, these would be just as good. For investors prepared to take some risk our advisers suggested investing in shares and/or unit trusts. For high-risk investments, three suggested shares, with some investment in high-risk companies.



DO-IT-YOURSELF VS A FINANCIAL ADVISER

Any advice given in this article is general only, and you should assess your specific needs before deciding on any particular investments or investment strategies. If in doubt, get advice from a financial or investment adviser.

As you can see, the advisers offered different solutions, both for each couple and between each other. However, the messages which come out of the advice are that to manage the risks you should spread your money among different underlying investments, and that you need to take higher risks to have the chance of higher returns.

We would like to give special thanks to **Austin Donnelly, Laura Menschik, Terry Pinnell** and **Bruce Reid** — the four financial advisers who helped with this article and gave advice for our three investors.

A financial adviser would normally spend time making a full needs analysis before giving advice. However, for this article they were provided with brief notes about the investors' financial situation and requirements.

The point of this article is to help you make a decision on investing fairly small amounts for yourself. However, if you decide you need professional help, you can check whether an individual or company is licensed to give financial advice by ringing the Australian Securities Commission Infoline on 1300 300 630; (03) 9614 2289 in Melbourne.

You can get a list of members of the Financial Planning Association in your area by ringing 1800 337 301. Financial planners are not required to be members of the FPA, but the association does offer a dispute resolution scheme if you run into difficulties. And while we have been critical of the scheme in the past — because it can't look at problems arising before January 1, 1995, or claims over $50,000 without the agreement of the financial adviser — it does offer a useful service in other cases.

The CHOICE article on financial planners in April 1995 has advice on choosing one. It sets out what you should expect from a planner giving you advice, and what you can expect a good plan to contain.

A circular saw is one of the most powerful tools you can have in your workshop — and potentially one of the most dangerous. So whether it's safe is as important as how easy it is to use, or how well it works.

Armed to the teeth

IF YOU'RE A SERIOUS do-it-yourselfer, you'll probably want to include a circular saw in your arsenal of tools. But which model should you choose if you want to enjoy using it *and* keep all your fingers?

To find out we tested all available circular saws with the most popular blade size — 7¼ inches (184 mm) in diameter.

Smaller blade diameters (6½") tend not to offer a sufficient depth of cut, whereas larger saws (8¼" or 9¼") are more for the professional user. The prices for the saws in the test ranged from $110 to $320.

SAFETY HAZARDS

In addition to electrical safety, the Australian standard for circular saws requires certain safety features — two handles, a lower blade guard that leaves only a certain amount of the blade exposed and an upper blade guard that will inhibit a 'standard human finger' from reaching the blade when approaching it sideways from the front of the saw.

While all the saws tested were electrically safe, the **MAKITA 5800NB** failed the requirement to have two handles and the lower blade guard exposed slightly too much blade. A second handle can be attached but costs extra. We don't recommend you buy the **MAKITA 5800NB** unless you do buy and fit the second handle.

Even saws that pass the Australian standard can still be a potential safety hazard if you don't take appropriate precautions (see *Using a circular saw safely* on page 44). So we asked a user panel to further assess the safety of the saws. The **MAKITA 5800NB**, the **BLACK & DECKER 5738-06** and the **MAKITA 5007NB** were all considered less safe than the others because fingers can more easily reach the blade from the front of the upper guard.

With all saws, fingers can reach the blade from the side through gaps in the blade guards. So experienced and inexperienced users alike should keep in mind that any circular saw can be dangerous if not used correctly and carefully.

PERFORMANCE

We put the saws through their paces, using some typical tasks (see the table notes on page 45 for a description of these) and assessed the following:

■ **Speed of cut:** How fast a saw cuts through a piece of wood depends on the power of the saw, the type and thickness of wood and the blade's design and number of teeth. Generally, the more teeth the blade has, the slower the cut but the better its quality.

To compare the performance of the saw/blade combinations, we used the supplied blades to make various cuts. To compare the performance of the actual saws, tests were also done using a standard blade on each saw.

The **HITACHI C 7SB** was the fastest saw in most of these tests, the **MAKITA 5800NB** the slowest. When cutting across the grain of 75 × 50 mm pine and hardwood (cross-cutting), the difference in speed was only a second or so, and is probably insignificant. But we found large differences in speed when we tested cutting along the grain (rip cutting) and when cutting through particle board. For example, the **MAKITA 5800NB** took more than three minutes for the one metre rip-cutting test, compared to 25 seconds for the **HITACHI C 7SB**.

■ **Quality of cut:** Using the supplied blade, we assessed the quality of cutting 50 mm thick pine along the grain and — to test a worst case — also of cutting

to page 42

Features

Main handle with trigger: Should be ergonomically designed so that the index finger naturally sits on the trigger. An additional **lock-off button** should be standard, as having to perform a double action to start the saw is an important safety feature.

Second handle: Allows easier guiding of the saw along the job and is an absolute safety must. See *Safety hazards*, left.

Depth of cut adjustment: This is a nut or lever that lets you adjust the amount of the blade below the soleplate. The depth of cut setting depends on how thick the timber is and whether you want to cut right through it. A scale makes adjustment easier.

Angle of cut adjustment: Adjustment is made by releasing one or two nuts to change the angle between the blade and the soleplate (for example you need exactly 45° for cutting mitred edges). A clear and accurate angle scale is important.

Rip guide: Keeps the saw at a constant distance from the edge, especially while cutting timber along the grain or cutting strips off particle board. A scale allows rapid adjustment to the desired width.

Blade: A **tungsten-carbide-tipped** blade was standard on all saws in the test. The teeth of these are extremely hard and more durable than plain steel blades. The ideal **number of teeth** on the blade depends on the work you want to do: a large number of small teeth gives a slow but fine cut in particle board, while for rip cuts (along the grain) a blade with fewer large teeth is the way to go. For cross-cuts a blade somewhere in between is best. When you buy a circular saw, it will generally come with a compromise general-purpose blade.

Change of blade tool: An allen key or spanner is needed to change the blade. Some can be attached to the saw, which makes them less likely to get lost.

Blade lock: Prevents the blade from rotating, which makes undoing the nut to change the blade much easier.

Dust diversion nozzle: Generally the sawdust is directed to the right-hand side of the saw, so if you use it left-handed, you'll get the full blast. An adjustable nozzle or a connection for a vacuum cleaner to collect the sawdust are better options.

Basic clutch: The aim of a basic clutch is to prevent the motor from overloading if the blade jams in the cut.

Riving knife: This is positioned at the rear of the blade to keep the cut open during long cuts. It helps prevent the blade from jamming and kicking back.

Soleplate: Sits on the job while sawing. Large plates can even out bumps in the timber and allow a smoother cut, but they also limit how close to an edge you can saw.

Fixed upper guard: Covers the blade above the soleplate.

Retractable lower guard: Covers the part of the blade below the soleplate. When you move the saw across the job, the guard is pushed back, exposing the blade. When you take the saw away from the job, a spring instantly returns the guard into position. A lever on the guard enables you to manually retract it for certain jobs.

Guide marks: Marks at the front of the soleplate that let you line up the blade with the line of cut. There are usually two settings (for 90° and 45° cuts).

Motor brushes: Some saws allow you to easily replace the carbon brushes of the electric motor yourself instead of having the saw serviced. However, this doesn't need to be done very often. The brushes are not standard, so you need to know the model number of your saw when shopping for brushes.

Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 1996. Anything lower is a bargain.

BOSCH GKS 7¼"

Target price: $220

Good points

- Fast cutter.
- Well balanced and comfortable to use.
- Blade lock.
- Blade-changing tool stored on saw.
- Very long cord (4.8 m).

Bad points

- Blade slow to stop (12 seconds).
- Poorly located depth scale.
- Instruction manual not very good.

HITACHI FC 7

Target price: $230

Good points

- Lightweight.
- Well balanced and comfortable to use.
- Blade lock.
- Blade quick to stop (three seconds).

Bad points

- Quality of melamine cut not very good.
- Sawdust hits whichever hand is holding second handle, causing stinging.
- No depth scale.
- Blade-changing tool not stored on saw.

SKILSAW 5350

BEST BUY

Target price: $160

Good points

- Equal-fastest cut through particle board.
- Best-quality rip cut.
- Blade-changing tool stored on saw.
- 90° adjustable stop, which allows easy setting of the blade to exactly 90° to the sole plate.
- Very good instruction manual.

Bad points

- Poorly located depth scale.
- Locking lever for depth adjustment poorly designed.
- Blade slow to stop (10 seconds).

through melamine-coated particle board. The SKILSAW 5350 gave the best quality in the rip cut and the HITACHI C 7SB and the MAKITA 5007NB the best on the melamine.

In both cases the SKILSAW 5150 gave the worst-quality cuts, constantly burning the timber when rip cutting, and chipping the melamine. An otherwise good performer, the HITACHI FC 7 caused considerable melamine chipping as well.

■ **Blade stopping time:** For safety reasons, it's essential to let the blade come to a complete stop before removing the saw from the job or putting it down on your workbench. So it can be annoying if the blade takes a long time to stop rotating after you've switched off the saw.

The blades of the HITACHI FC 7 and the BLACK & DECKER 5738-06 stopped after three and four seconds respectively, while the MAKITA 5800NB and the BOSCH GKS 7¼" took 12 seconds.

■ **Accuracy of scales:** All the saws have a scale which is designed to allow you to cut accurately at a particular angle. All were fairly precise, as were most of the scales that measure the depth of cut (not all the saws had these).

■ **Cutting close to an edge:** Sometimes you will want to cut near a wall or other obstacle. The relatively large soleplates of the AEG K 66 and the METABO Ks 1468 S mean the closest to the side you can cut is almost 5 cm (on other saws it was about 3 to 4 cm); at the front, you have to stop more than 11.5 cm away (on other saws 8 to 9.5 cm).

Which saw for which job?

Circular saws may be unbeatable for cutting straight lengths of wood and particle board — both tasks can be very strenuous and time-consuming with other saws — and special blades allow you to cut other materials as well, such as metal, concrete and bricks. But circular saws have their limitations, for example when it comes to curves or cutting logs for your fireplace. They're also not suitable for working on very small objects. So depending on the jobs you're most likely to do, ask yourself which type of saw will suit you best.

■ **Electric jigsaws** are very versatile, with different blades for all sorts of material (wood, metal, plastics, tiles). They're also able to cut curves, contours and whole circles. However, they're not as fast as circular saws and won't cut as straight. Some models feature battery packs so you can use them away from a power point.

■ **Electric all-purpose or reciprocating saws** are the tough guys in the saw family. They have different blades for different materials and are less limited in their depth of cut — they can even cut small logs for the fire. There are also models with battery packs available.

■ If you only have an occasional sawing job to do, a couple of different, high-quality **handsaws** may be your best choice.

■ Another option, if you think you'll want to use a circular saw only very occasionally, is to **rent** one. Equipment-hire stores offer circular saws (usually the bigger, heavier 9¼" models) for around $30 per day, including a quick lesson on how to use them.

EASE OF USE

Ease of use depends on your hand size and personal preferences to some extent, but the HITACHI FC 7, AEG K 66 and BOSCH GKS 7¼" were considered the easiest to use overall. At the other end of

the scale, the two MAKITA models and the HITACHI C 75B were the hardest to use. Most saws had at least one problem with ease of use.

However, while our test results are a good guide, everyone's hands are different. So try the saw you're interested in before you buy, to judge how easy it is to use, how well positioned you find the various wing nuts and levers and how comfortable the handles are (see *What to look for*, right).

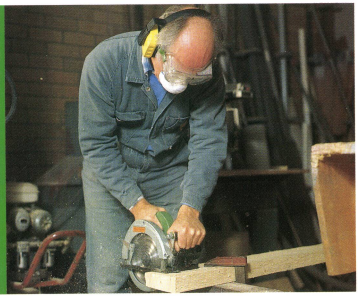
■ **Left-hand use:** You need to be able to use the saw easily either left- or right-handed, because it should always be supported by the main piece of timber — and this means sometimes swapping hands (for example, when cutting large sheets).

In left-hand use, you'll usually get the full blast of sawdust onto your body. The exceptions are the AEG K 66, which has an adjustable dust diversion nozzle, and the METABO Ks 1468 S, which comes with an adaptor that directs the dust out the back of the saw. Some saws have adaptors that can be connected to a vacuum cleaner for dust extraction. See the table on page 45 for details.

■ **Weight:** The MAKITA 5800NB and the HITACHI FC 7, which both weigh around 4 kg with the blade and rip guide attached, appeared almost featherlike compared to the heaviest saw, the METABO Ks 1468 S, at 6.8 kg.

WHAT TO BUY

BOSCH GKS 7¼"	$ 220
HITACHI FC 7	$ 230
SKILSAW 5350 BEST BUY	$ 160



You're bound to get covered in dust using a circular saw, and they're all extremely noisy. So always wear proper eye protection goggles, ear protectors and a breathing mask — and overalls if you care about your clothes.

What to look for

- Lift the saw and check it for comfort, balance and weight. Hold it in different positions and in right- and left-hand use.
- Check *Features* on page 41 and decide which ones are likely to be most useful to you.
- Make sure the upper blade guard allows you to easily see the line of cut directly at the blade — ideally from both sides. Otherwise you will have to saw 'blind' for the last few centimetres of each cut.
- With the saw unplugged, check how well the upper blade guard prevents your fingers from accidentally touching the blade.
- Only buy a saw if it has a second handle — it keeps both your hands out of the way and also allows you to guide the saw more easily and reduces the chance of the saw 'kicking back' (and gives you better control if this does happen). A kickback can occur when the blade is twisted and/or gets jammed in the cut. The saw then may come flying back towards you, damaging what you're cutting or injuring you.
- A lock-off button prevents the saw accidentally starting because it requires a double action together with the trigger. Make sure it's easy to press in both right- and left-hand use — there will be times when you'll use the saw both ways.

Tips for better results

Some general guidelines will make your circular saw easier to use and give a better result:

■ Securely clamp the timber to be cut.

■ Mark the desired line of cut with a pencil before you start.

■ Support the saw on the main part of the timber.

■ Set the depth of cut about half a tooth deeper than whatever you're cutting if you want to cut right through it. According to manufacturers, this will help to avoid the blade kicking back and reduce splintering.

■ Let the blade come up to maximum speed before you start cutting. Guide the saw with both hands, and let the blade come to a stop before removing it from the job or putting it down on the workbench.

■ Don't force the saw through the timber — you'll produce a rough cut and the blade can overheat, warp and cause burning of the timber.

■ Always fully support the job and the offcut with planks or a saw horse, especially sheet materials like particle board. Proper support ensures that the offcut doesn't bend or twist as the cut progresses and that it won't break off or crack as you near the end of the cut.

■ Remember that — unlike handsaws — circular saws cut from underneath. So always put the good side of the job down to avoid chipping the face of the cut. This is especially important for pre-finished surfaces such as melamine.

■ You can reduce the chipping of melamine by scoring it first with a sharp-pointed knife.

■ If you plan to cut a lot of melamine, it may be wise to buy a specially designed blade to give a fine, smooth cut.

■ Gum from some timber will build up on the blade, so it needs to be regularly cleaned with kerosene to maintain high performance.

■ If the saw doesn't have a riving knife (see *Features* on page 41), wedge the cut open if it's long, to prevent the blade from jamming.

■ Using the rip guide on a circular saw you can cut narrow strips parallel to a straight edge. For larger widths you can clamp a straight piece of wood, particle board or metal — a so-called 'fence' — to the job and use this as a guide.

Circular saws

	Brand/ model (in rank order)	Manufacturer/ distributor	Origin	Warranty (months)	Target price ($) *	1 Stated motor power (watts)	2 Maximum depth of cut at 90° / 45° (mm)	3 Weight (kg)	Cord length (in m)	4 Time until blade stops (seconds)	5 Basic clutch	Second handle
	BOSCH GKS 7¼"	Robert Bosch	USA	6	220	1400	62 / 48	4.8	4.9	12		✓
equal	**HITACHI** FC 7	Hitachi	Japan	6	230	1250	62 / 41	4.1	2.5	3		✓
	SKILSAW 5350	Vermont American	USA	12	160	1400	62 / 48	4.8	1.9	10	✓	✓
	AEG K 66	Atlas Copco Tools	Germany	12	290	1200	66 / 43	5.6	2.5	9		✓
equal	**HITACHI** C 7SB	Hitachi	Singapore	6	280	1500	64 / 47	4.9	2.5	9		✓
	METABO Ks 1468 S	Metabo	Germany	6	320	1400	68 / 47	6.8	4.0	10	✓	✓
	RYOBI W-660	Ryobi	USA	12	120	1500	59 / 43	4.6	2.0	6		✓
equal	**BLACK & DECKER** 5738-06	Black & Decker	USA	24	120	1500	62 / 47	4.4	3.2	4		✓
equal	**MAKITA** 5007NB	Makita	Japan	6	280	1500	61 / 48	5.2	2.2	8		✓
	SKILSAW 5150 *(A)*	Vermont American	USA	24	110	1300	59 / 45	4.6	1.9	10	✓	✓
	NOT RECOMMENDED UNLESS SECOND HANDLE PURCHASED AND FITTED											
	MAKITA 5800NB	Makita	Japan	6	200	900	62 / 42	3.9	2.1	12		*(B)*

ns Not stated

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 1996.

(A) This saw came with a 7" blade; all the other saws tested had a 7¼" blade.

(B) Second handle is not a standard feature, but it can be purchased separately; this meant that, as supplied, the saw failed requirements of the Australian standard.

(C) Does not have an adjustable dust diversion nozzle, but does have a connection point for attaching a vacuum cleane, for which you'll need to buy a special attachment.

(D) Considered less safe than the other saws by the CHOICE user panel (see *Safety hazards* on page 40 for details).

Using a circular saw safely

Circular saws are very powerful and potentially dangerous tools. Between 1986 and 1994 the National Injury Surveillance Unit (NISU) recorded 181 injuries related to circular saws.

These are not all the accidents that happened with circular saws in Australia. But the NISU collects information from more than 50 hospitals, which provides good statistical data about accidents.

Compared to accidents with other power tools like sanders, grinders, drills, nail guns or other saws, circular saw accidents are much more likely to mean a stay in hospital with cuts or even amputations.

So the safety of the saw you buy should be as important as its performance and ease of use. *What to look for*, on page 43, lists important safety features you should make sure your saw has.

BEFORE YOU START WORK

■ Read the instruction manual thoroughly.

■ The minimum safety equipment you should wear when using a circular saw is:

— Eye protection (against sawdust and larger flying particles. About 20% of the cases reported to the NISU involved injuries to the eye.) Goggles or even a full face mask should be worn (over your own glasses if you wear them).

— A breathing mask (against the fine sawdust that can otherwise reach your lungs).

— Ear protection (against the potentially damaging noise level).

Don't underestimate the noise a circular saw makes — none of the saws we tested produced less than 100 dB while in use. Keep bystanders away to protect them from the noise as well, and be considerate of your neighbours about the time of day you use the saw.

DURING USE

■ Make sure you use a safety switch.

■ Make sure the cord is away from the line of cut and the blade at all times.

■ Don't use the saw in wet conditions.

■ Find out where the electric cables, pipes and so on run before you saw into a wall.

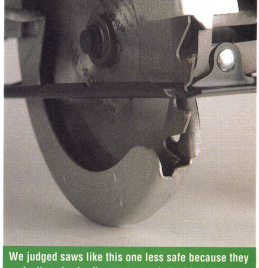
■ Always support what you're cutting properly to reduce the chance of the saw kicking back, and keep both hands on the machine's handles so you can steady it if it does.

■ Never put your hand in front of the blade or under where you're cutting.

■ Don't wear loose clothing that could get caught in the saw, and tie back long hair.

■ Wait until the blade comes to a complete stop after use before you take it off the job or put it down on the workbench.

■ Always remove the plug from the socket before cleaning the saw, making adjustments or changing the blade.



We judged saws like this one less safe because they make it easier for fingers to reach the blade from the front of the upper guard.

6 Measuring scales	7 90° adjustable stop	8 Lock-off button	9 Dust diversion nozzle	10 Blade lock	11 Riving knife	12 Safety	13 Performance score (rounded to the nearest 5%)	14 Ease of use score (rounded to the nearest 5%)	15 Overall score (%)	Brand / model (in rank order)	
d		✓		✓			75	75	75	**BOSCH** GKS 7¼"	
r		✓		✓			75	80	75	**HITACHI** FC 7	equal
d	✓	✓	(C)				75	70	75	**SKILSAW** 5350	
d, r	✓	✓	✓		✓		65	75	70	**AEG** K 66	
d	✓		(C)	✓			75	65	70	**HITACHI** C 7SB	equal
d, r	✓	✓	✓	✓	✓		70	70	70	**METABO** Ks 1468 S	
	✓	✓					70	70	70	**RYOBI** W-660	
r		✓				(D)	65	70	65	**BLACK & DECKER** 5738-06	
	✓			✓		(D)	70	60	65	**MAKITA** 5007NB	equal
d		✓	(C)				60	70	65	**SKILSAW** 5150 (A)	
				✓		(B) (D)	60	65	60	**MAKITA** 5800NB	

All saws in the test have the following features: Angle scale, double insulation, direction of blade rotation marked on the guard and blade, tungsten-carbide-tipped blade, rip guide, lower guard lift, operating and safety instructions.

1 Stated motor power
The stated motor power seems to have little effect on performance — don't use it as a major criterion when choosing a saw.

2 Maximum depth of cut
Maximum thickness of wood you can cut through at a 90° and a 45° angle.

3 Weight
We weighed the saws with the blade mounted, the rip guide attached and the electrical cord resting on the bench, giving a 'use weight' that could be up to 1 kg heavier than the manufacturer's stated weight.

4 Time until blade stops
Number of seconds the blade requires to come to a stop after the saw has been switched off. See page 42 for more information.

5 Basic clutch
If properly adjusted a basic clutch may prevent the motor from overloading.

6 Measuring scales
A '**d**' in this column indicates that the saw has a depth scale, an '**r**' that it has a rip guide scale.

7 90° adjustable stop
Allows easier setting of the blade at exactly 90° to the soleplate.

8 Lock-off button
Most saws tested have a safety lock-off button that prevents the saw from starting accidentally.

9 Dust diversion nozzle
Directs the sawdust away from the user. See *Features* on page 41.

10 Blade lock
Prevents the blade from rotating and makes changing blades easier.

11 Riving knife
Keeps the cut open for long cuts and helps prevent the blade from jamming.

12 Safety
Some saws are less safe than others. *Safety hazards* on page 40 notes the problems we found in our safety assessment.

13 Performance score
All performance tests were carried out at 80% of the saw blade's maximum speed. The following tests were included in the performance assessment:
- Speed of cut with the supplied blade:
— Across the grain of 75 × 50 mm (3" × 2") pine and hardwood (cross-cut).
— Cutting 1 m lengths along the grain of 50 mm pine (rip cut).
— Cutting 1 m lengths of 18 mm particle board.
- Speed of cut with a standard particle board blade (60 teeth) cutting 1 m lengths of 18 mm particle board.
- Quality of a rip cut through 50 mm pine and a cut through melamine-coated particle board with the supplied blade.
- Maximum cutting depth at 90° and 45° angles.
- Accuracy of 90° and 45° scales and of cutting to a straight line.
- Closest cuts to an edge and an end.
- Time for the blade to stop after switching off the saw.

14 Ease of use score
The following tests were included in the ease of use assessment:
- The handles and overall comfort and balance of the saw.
- Degree of vibration while cutting.
- Ease of adjusting the depth and angle of the cut.
- Ease of use of the lock-off switch, trigger, guard lift and rip guide.
- Ease of changing the blade.
- The degree to which the line of cut is clear of dust and visible through the left side of the upper guard.

15 Overall score
The overall score is a combination of performance and ease of use, weighted as follows:
- Performance score: 60%
- Ease of use score: 40%

RECALLS AND BANS

THE PRODUCT: Rare Import Export Company has recalled **Power Labs Optimal Melatonin 3 mg capsules,** supplied in the Brisbane and Gold Coast areas, and sold in bottles of 60 capsules for $34.95.

The problem: The product has not been evaluated for quality, safety and efficacy.

What to do: Return the product to the place of purchase for a refund.

THE PRODUCT: Dairy Fresh has recalled **Fresh Cut/Bettafresh Apricot and Almond Cream Cheese,** use-by dates September 1 to December 26, 1996, sold pre-packed in random weights in major supermarket delicatessens in the ACT, NSW, Queensland, Victoria and Tasmania.

The problem: It may have wire fragments in it.

What to do: Return it to the place of purchase for a refund. For information, contact Dairy Fresh on 1800 240 050.

THE PRODUCT: Safeway Supermarkets in Victoria and **Woolworths Supermarkets** in WA have recalled **Little Chef frozen beefburgers (1 kg)**, with a use-by date of April 29, 1997.

The problem: Metal fragments were found in a patty.

What to do: Return the product to the place of purchase for a refund. For further information, contact (02) 9323 1555.

THE PRODUCT: Franklins has recalled **Car Tow Rope**, model no. TM80142, sold in the ACT, NSW, Queensland and Victoria.

The problem: The tow rope will not bear the advertised towing weight.

What to do: Return the product to the nearest Franklins store for a refund. For further information, contact Customer Services on (02) 9722 1409, or freecall 008 621 111.

THE PRODUCT: Cenovis has recalled **Cenovis Evening Primrose Oil 250 mg Capsules**, batch no, F6E786, expiry date May 1999.

The problem: Possibility of foreign capsules in bottles of primrose oil capsules. They are distinctly different in colour and size.

What to do: Return the product to the place of purchase for a refund. For further information, contact 1800 802 777.

THE PRODUCT: Repco has recalled the **Motogard Portable Halogen Flood Lamp**, model no. MGFL1000, sold between June 1994 and August 1996.

The problem: The earth terminal within the lamp housing may not be adequately secured.

What to do: Stop using the product and return it to your nearest Repco Auto Parts branch for a refund. For further information, contact Repco on (03) 9566 5444.

THE PRODUCT: Pepsi-Cola Bottlers Australia has recalled **500 mL glass bottles of Pepsi-Cola** in NSW and Queensland.

The problem: There is a potential fault in the glass.

What to do: Do not consume the product, exercise extreme care and store it in a safe place. Contact Pepsi-Cola Australia on 1800 813 777 for pick-up and a refund.

THE PRODUCT: Mauri Grocery has recalled **Eastern Feast Oriental Stir Fry Mild Indian Curry Sauce, 500 g,** in a glass jar, with a best-before date of 'Prior to and including Sep 97'.

The problem: The list of ingredients on products with the above date did not include peanut butter, which may cause an allergic reaction in some people.

What to do: If you have this product and are concerned you may have an allergy to peanuts, destroy the product and send the wrapper to Mauri Grocery for a full refund, including cost of postage, or return the product to the place of purchase for a full refund. Write to Mauri Grocery, PO Box 22, Granville 2142, or call (02) 9684 4000.

THE PRODUCT: Davids Distribution has recalled **Toddlers', Boys' and Girls' Flannelette Pyjamas 'Classic Brand'**, sizes 3 to 12, sold through Jewel, Foodtown, Festival, Clancy's, Rainbow and Welcome Mart stores in NSW and Victoria.

The problem: There is no fire danger warning label on the garments as required by the mandatory standard. These garments pose a very high fire risk.

What to do: Stop using the product immediately and return it to the place of purchase for a full refund. For more information, contact the General Merchandise Division on (02) 9208 1141.

THE PRODUCT: A large number of breads baked in the **Buttercup Bakery** in Canberra have been recalled. They include some products under the labels or packaging: **Black & Gold**, **Budget**, **Buttercup**, **Plain Bag**, **Clear Bag**, **Coggans**, **Coles Farmland**, **Farmland**, **Fielders**, **Foodservice**, **Foodtown**, **Homebrand**, **Jumbo Parbake**, **No Name**, **Unbranded bulk**, **Woolworths**. These products were sold in the ACT area, NSW south coast between Ulladulla and Eden, and the Young, Goulburn and Yass areas.
They can be identified with Kwik Lok ties on the bread bags which are marked with the letters 'NC' and one of the following dates: Baked Tues, use by 10 August; Baked Wed, use by 11 August; Baked Thurs, use by 12 August; Baked Fri, use by 13 August.

The problem: Fragments of wire may be found in some bread.

What to do: If you have frozen bread with the above labels and dates, don't use it. Contact George Metschke, Manager, Buttercup Bakery, Canberra, on (06) 280 4498 to find out if the bread you have was affected.

THE PRODUCT: Lydia Gift Baby Wear has recalled **Children's Night Clothes, Try Brand**, blue and pink two-piece pyjamas, distributed in NSW.

The problem: The labelling doesn't comply with the Australian standard. It should state: 'Low fire danger'.

What to do: Return the product to Lydia Gift Baby Wear, 6/199 Beamish Street, Campsie 2194. For more information, contact the product recall co-ordinator on (02) 9718 7154.

THE PRODUCT: Kambrook Heaters has recalled models **TH51, TH52, TH53, TH54, TH56, TH25** and **TH26** which have NTC plugs, model no. NT001, and were puchased between February 1996 and July 1996.

The problem: The plugs on some of these models may overheat and melt.

What to do: To check whether your heater is fitted with this plug, call 1800 063 563, or return the heater for identification to: Freepost 32, MEC-Kambrook, Fenton Street, Huntingdale 3166. If you know you have one of these heaters, stop using it immediately and return it to the above address.

THE PRODUCT: BMW has recalled models **730iL**, **740iL**, **750iL**, manufactured up to October 31, 1995.

The problem: Possible fuel leakage from the fuel supply lines.

What to do: Contact your nearest BMW dealer to have the problem checked and fixed if necessary, free of charge.

THE PRODUCT: BMW is recalling **BMW 7-Series** (model code E32) with M30/M60 engines, manufactured between January 1990 and February 1994; **7-Series** (model code E32) with M70 engines, manufactured January 1990 to April 1992; **5-Series** (model code E34 — **525i** only) with M20/M30 and M50 engines, manufactured January 1990 to March 1992; **3-Series** (model code E36), **M3, 325i, 320i** with option 0542, manufactured January 1991 to March 1994.

The problem: Possible fault in the brake light switch.

What to do: Contact your nearest BMW dealer to have the problem checked and corrected if necessary, free of charge. For further information, contact (03) 9264 4000.

THE PRODUCT: Ford has recalled the **XG Longreach Outback Ute**, manufactured up to February 8, 1996.

The problem: Possible fuel leakage from the fuel crossover valve.

What to do: Contact your nearest Ford dealer to have the problem checked and fixed if necessary, free of charge.

THE PRODUCT: Holden has recalled the **Holden Apollo**, manufactured between November 1992 and March 1994.

The problem: Possible erratic operation of the headlights.

What to do: Contact your nearest Holden dealer to have the problem checked and corrected if necessary, free of charge.

THE PRODUCT: Mazda has recalled its **323 Astina** and **Protege** models, manufactured between May 11 and June 15, 1994.

The problem: Sharp edge surrounding the rear seat locking lever.

What to do: Contact your nearest Mazda dealer to have the problem checked and corrected if necessary, free of charge.

THE PRODUCT: Mazda has recalled **MX-6 (4WS)** models manufactured between November 1, 1994, and June 30, 1995, with the vehicle identification number range JMO GE20L2 00103467 to 00107050.

The problem: A fuel tank vapour valve retainer may crack, creating the potential for fuel vapour and/or fuel leakage.

What to do: Contact your nearest Mazda dealer to have the problem checked and corrected if necessary, free of charge. For further information contact 1800 034 411.

THE PRODUCT: Mitsubishi has recalled the non-ABS **TS Magna**, manufactured between August 28, 1995, and February 23, 1996.

The problem: Possible dislodgment of the front brake hoses.

What to do: Contact your nearest Mitsubishi dealer to have the problem checked and corrected if necessary, free of charge.

THE PRODUCT: **Nissan Diesel** has recalled the **MKB210**, manufactured from June 1995.

The problem: Possible failure of starter motor magnetic switch.

What to do: Contact your nearest Nissan dealer to have the problem checked and corrected if necessary, free of charge.

THE PRODUCT: **Porsche** has recalled the **911 Turbo**, manufactured in 1996.

The problem: Possible incorrectly installed cable for oxygen sensor.

What to do: Contact your nearest Porsche dealer to have the problem checked and corrected if necessary, free of charge.

THE PRODUCT: **Rover** has recalled the **Range Rover**, manufactured between June 1994 and March 1995.

The problem: Possible failure in the rear radius arm.

What to do: Contact your nearest Rover dealer to have the problem checked and corrected if necessary, free of charge.

THE PRODUCT: **Seat** has recalled the **Ibiza, GTI**, manufactured from 1994 to 1996.

The problem: Possible incorrect installation of child restraint anchorages.

What to do: Contact your nearest Seat dealer to have the problem checked and corrected if necessary, free of charge.

THE PRODUCT: **Toyota** has recalled the **Camry** and **Vienta**, manufactured between November 1992 and March 11, 1994.

The problem: Possible erratic operation of the headlights.

What to do: Contact your nearest Toyota dealership to have the problem checked and corrected if necessary, free of charge.

THE PRODUCT: **Volkswagen** has recalled the **Golf VR6**, manufactured between 1994 and 1995.

The problem: Possible failure of cooling fan components.

What to do: Contact your nearest Volkswagen dealership to have the problem checked and corrected, if necessary.

THE PRODUCT: **The NSW Department of Fair Trading** has temporarily banned the **Fish 'n Ezy fishing seat** manufactured by **Alvery Reels**, a plastic circular seat with a supporting central plastic shaft and a rod holder attached at the front.

The problem: While there have been no reported injuries, the department has not yet ascertained whether it is safe to use.

What to do: Don't use until a further media announcement is issued regarding the decision on its safety.

THE PRODUCT: **Cadbury** has recalled **Cadbury's Toffee Block 250 g chocolate**, best-before code number: 15 June 97 C.

The problem: Some bars may contain traces of cashew, to which some people are allergic.

What to do: Contact Cadbury on 1800 642 577 or 1800 657 021 for further information.

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You only get one chance to get your wedding photos right — our report on page 30 will help to give you the best chance of happiness.

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